

SUB-GRANT AGREEMENT 2012-2013

After School Prosperity Initiative – Grant United Way of Tucson and Southern Arizona in partnership with Citi Foundation

This Sub-grant is made and entered into by and between United Way of Tucson and Southern Arizona (hereinafter referred to as “United Way”), with the principal place of business at 330 N. Commerce Park Loop, Suite 200, Tucson, Arizona (P.O. Box 86750, Tucson, Arizona, 85754-6750), and **Pueblo High School** (hereinafter referred to as “Sub-grantee”), with a principal place of business at **3500 S 12th Avenue, Tucson, AZ 85713**.

RECITALS

1. It is understood and agreed between the parties that Sub-grantee is an independent Sub-grantee in the performance of each and every part of this Sub-grant and solely and personally liable for all labor in connection therewith not otherwise provided in United Way staff or intern responsibilities, and that Sub-grantee, on its own action, is not empowered to incur expenses or other obligations on behalf of United Way. Sub-grantee is solely responsible for determining the means, methods and manner of performing the services provided for under this Sub-grant.
2. The scope of services contributing to the Grant performed by the Sub-grantee is as follows:
 - a. Program Administration
 - Identify an individual to serve as the Site Champion for the Program and serve as liaison with United Way. This should be a professional staff member or dedicated volunteer;
 - Determine the in-kind value of the percentage & effort of staff person responsible for coordinating the program and submit documentation to United Way, upon request;
 - Seek out and utilize community partnerships with agencies that support financial stability efforts including financial education, coaching, college/career advising, and public benefits screening;
 - Recruit and orient middle and high school youth and adults to participate in the Prosperity Initiative;
 - Provide on-site training and technical assistance to volunteers;
 - Partner with United Way to schedule free tax preparation through the Volunteer Income Tax Assistance program and public benefits screenings;
 - Track both volunteer hours and client participation hours and provide updates to United Way;
 - Maintain participant records and files in accordance with the Client Profile Format in a secure location;
 - Submit quarterly progress reports by the assigned deadlines;
 - Ensure that the on-site toolbox is readily available and stocked for volunteer use;
 - Ensure Site Champion is present for the first coaching and/or advising session or contact United Way for assistance if the Site Champion is unable to be present;
 - Maintain volunteer hour log for Prosperity Volunteers serving at this site.
 - b. Program Objectives
 - Financial Education Workshops. Offer a minimum of 16 financial education workshops, on average two per month for middle and high school youth and/or adults. Utilize volunteers to provide quality financial education workshops to middle and high school youth and adults including, but not limited to, such workshop topics as Understanding Credit, Budgeting 101, and The True Cost of a Cell Phone. Share with the workshop audience the other components of the Prosperity Initiative like financial coaching, college/career advising, public benefits screenings, and free tax preparation. Ensure that workshop participants complete the Participant Information Form for the Client Profile and a Workshop Participant Survey.
 - Financial Coaching Sessions. Offer a minimum of 32 financial coaching sessions, aiming to serve 2 clients from each workshop meeting bi-weekly, and each client participating for at least 3 months. In addition to the client’s personal financial goals, use the evaluation tools to track client progress toward reaching the following program goals:
 - i. Save \$25/month in order to save \$300 in a year
 - ii. Increase personal use of budgeting tools
 - iii. Increase credit worthinessUtilize volunteers to provide quality one-on-one sessions for middle and high school youth and adults to coach clients on setting financial goals and provide accountability for the clients to achieve those goals. Volunteers will use the budgeting tools on <https://www.mint.com> and <http://www.creditkarma.com> both as resources for the clients and as a means to track the improvements that the clients make over time. Ensure that coaching clients complete a Client Profile, an agreement outlining the parameters of financial coaching, a One-on-One Pre-Survey, and a One-on-One Post-Survey.
 - c. College/Career Advising. Offer a minimum of 40 college access/career advising sessions, aiming to serve 5 clients per month, each client participating for at least 3 months. In these sessions clients will use the Post-Secondary Education Planning Sheet to guide their progress in setting and reaching college/career goals. Sub-grantee will track their progress on completing at least 3 action items from their plan. Utilize volunteers to provide quality one-on-one sessions for middle and high school youth and adults to coach clients on setting post-secondary education goals. Volunteers will use the online Metropolitan Education Center’s Regional College Access Center (<http://www.metedu.org/rcac/>) and Post-Secondary Education Planning documents provided by United Way when advising for college access. Ensure that advising clients complete a Client Profile, an agreement outlining the parameters of college/career coaching, a One-on-One Pre-Survey, and a One-on-One Post-Survey.

Initials: _____
Partner(s) UW TSA

d. Financial Stability Partnership/Youth Development Coalition Membership

- Participation in the Prosperity Initiative is contingent upon the Sub-grantee maintaining continued membership with the United Way of Tucson and Southern Arizona for the duration of the program year. The Sub-grantee agrees to attend and participate in either or both the Youth Development Coalition and/or the Financial Stability Partnership. If «Site» is not in good standing with regard to membership by December 31, 2012, the Sub-grantee may be asked to reimburse United Way for expended awards in the current program year. Good standing is defined by attendance to at least five meetings over the course of the contact. This requirement may be dismissed at the discretion of United Way.

3. Sub-grantee wishes to perform said services under the terms set forth herein. Now, therefore, in consideration of the mutual promises set forth herein, it is agreed by and between United Way and Sub-grantee:

Section One: Description of Work

Sub-grantee agrees to perform the services described in paragraph 2 of the Recitals above, including all services generally performed in the usual line of business of Sub-grantee.

Section Two: Payment and Expenses

United Way will pay Sub-grantee in an amount not to exceed a sum of \$6,000 to offer volunteer-facilitated financial education workshops, one-on-one financial coaching, and one-on-one college/career advising to and adults in Tucson and Southern Arizona. United Way will make four equal payments to the Sub-grantee, for services performed during the term of the Sub-grant. The first payment will be dispersed following execution of this contract. All following payments will be dispersed at the end of each quarter following submission of the Sub-grantee quarterly report. Sub-grantee, on its own action, is not authorized to incur expenses or obligations on behalf of United Way.

a. Quarterly Report Submission Deadlines

- Quarter 1: August 15, 2012 to October 31, 2012 is due on or before November 15, 2012;
- Quarter 2: November 1, 2012 to January 31, 2013 is due on or before February 15, 2013;
- Quarter 3: February 1, 2013 to April 30, 2013 is due on or before May 15, 2013;
- Quarter 4: May 1, 2013 to May 31, 2013 is due on or before June 15, 2013.

b. Use of Funds

Funds may be used for the following purposes:

- Program staff compensation;
- Equipment for the program including hardware, software, etc;
- Materials/supplies for the program including document printing, paper, awards, swag, etc;
- Refreshments for clients at workshops or trainings;
- Staff mileage;
- Child care for children of clients when childcare becomes the barrier for participation;
- Other purposes contributing to the overall success of the program;
- Administrative costs.

Funds may **not** be used for the following purposes:

- Volunteer compensation
- Other purposes not contributing to the overall success of the program

Section Three: Relationship of Parties

The parties to this Sub-grant intend that the relationship of Sub-grantee to United Way created by this Sub-grant is that of an independent Sub-grantee. Sub-grantee is not to be considered an agent, servant or employee of United Way for any purpose. None of the benefits provided by United Way to its agents, servants or employees are available from United Way to the Sub-grantee or its agents, servants, employees or contractors of Sub-grantee. Sub-grantee will be solely and entirely responsible for its acts and for the acts of its agents, servants or employees and contractors during the performance of this Sub-grant.

Sub-grantee may perform duties for other clients. Sub-grantee is liable for any taxes, interest and penalties assessed by the IRS, and agrees to indemnify and hold harmless United Way for all such taxes, interest and penalties and for any auditing and legal fees incurred by United Way in connection with the terms of this Sub-grant. United Way will not obtain workers' compensation insurance on behalf of Sub-grantee or any other person engaged as a result of this Sub-grant.

Initials: _____
Partner(s) UWTSA

Section Four: Confidentiality

Sub-grantee will not disclose or use, either during or after the term of this Sub-grant, any nonpublic proprietary or confidential information about participants, United Way, any other sub-grantees or partner organizations without prior written permission, except to the extent necessary to perform services described in paragraph 2 of the Recitals above. Sub-grantee will not reproduce such data except as necessary to the performance of this agreement. Sub-grantee shall securely store and safeguard such information at all times and will comply with the Data Protection Act and any other legal requirements. Sub-grantee shall not be restricted in using any material which is publicly available, already in Sub-grantee's possession or known to Sub-grantee without restriction or which is rightfully obtained by Sub-grantee from sources other than United Way or any other sub-grantees or partner organizations.

Section Five: Liability

Sub-grantee will take all necessary and appropriate precautions and will be responsible for the safe performance of all services which are the subject of this Sub-grant. All work will be done at Sub-grantee's risk. Sub-grantee agrees to indemnify United Way for any and all liability or loss arising during the performance of this contract.

Sub-grantee will also agree to indemnify and hold United Way harmless against any failure by Sub-grantee to compensate its employees for work related to the contract. In the event the contract is terminated, United Way will, in its discretion, reasonably compensate Sub-grantee for that portion of the work that has already been performed.

Volunteers serving as through a program or project supported fully, or in part, by United Way funds, must be covered under a Liability Insurance Policy. United Way requires that the Sub-grantee carry liability insurance for the volunteers enrolled in the Prosperity Initiative by naming the United Way of Tucson and Southern Arizona as an additional insured party on the Sub-grantee's insurance policy. By signing this MOU, the Sub-grantee accepts responsibility for implementing this requirement.

Section Six: Amending Sub-grant

This Sub-grant may be amended at any time by mutual agreement of United Way and Sub-grantee. Any such amendment shall be effective upon the signature of United Way and Sub-grantee.

Section Seven: Duration

The services to be performed under this Sub-grant will commence on August 15, 2012 and will terminate June 15, 2013 upon receipt of the final quarterly report. This Sub-grant may be terminated by either United Way or Sub-grantee upon thirty (30) working days written notice. In such case, termination will be considered effective upon personal delivery to the recipient's address as stated in this Sub-grant or three days after being deposited in the United States mail, with postage prepaid to the recipient's address as stated in this Sub-grant.

Section Eight: Administration

The Financial Stability Program Manager at United Way will be responsible for monitoring this Sub-grant.

1. Administration duties performed by United Way include:
 - a.
 - b. Issue a Sub-grant Agreement to each sub-grantee ;
 - c. Administer the United Way Prosperity Initiative for all of Tucson and Southern Arizona;
 - d. Conduct background checks on all Prosperity Initiative volunteers;
 - f. Conduct site visits to Sub-grantees;
 - g. Communicate to sites when trained volunteers are available to deliver services to their site;
 - h. Provide training and technical assistance to Sub-grantees, Site Champions, prospective volunteers, and volunteers;
 - i. Host a volunteer recognition event for volunteers and Sub-grantees;
 - j. Collect assessment data from Volunteers & Sub-grantees for program progress reports to the Citi Foundation;
 - k. Maintain original Client Profiles at the close of the grant, Sub-grantees should maintain copies.
 - l. Assist sub-grantees with connections to financial institutions and other community partners that can help enhance the quality and scope of services of provided to youth and families.

Section Nine: Additional Terms and Conditions

1. United Way and its sub-grantees and affiliated program partners, including Prosperity Sub-grantees, are required to abide by a non-discrimination policy that prohibits discrimination against anyone, including a volunteer, clients, or program staff, on the basis of factors such as race, color, national origin, sex, sexual orientation, religion, age, disability, political affiliation, marital or parental status, military service, or religious, community, or social affiliations.
2. Programs and activities must be accessible to persons with disabilities, and the Sub-grantee must provide reasonable accommodation to the known mental or physical disabilities of otherwise qualified volunteers, clients, and program staff. All selections and project assignments must be made without regard to the need to provide reasonable accommodation. The Office of Disability Employment Policy operates a toll-free, confidential, free resource for employers on reasonable accommodation requirements and options for accommodating employees at (866) 633-7365(V) or (877) 889-5627 or www.dol.gov/odep.

Initials: _____
Partner(s) UWTSA

Section Ten: Attachments

- Attachment 1. Client Profile Format
- Attachment 2. Prohibited Volunteer Activities
- Attachment 3. Participant Information Form
- Attachment 4. Workshop Participant Survey
- Attachment 5. Client/Volunteer Agreement
- Attachment 6. One-on-One Pre-Survey
- Attachment 7. One-on-One Post-Survey

Reviewed: _____
Mary Huerstel, CFO
United Way of Tucson and Southern Arizona

Pueblo High School

By: _____
Title: _____
Date: _____

United Way of Tucson and Southern Arizona

By: Tony Penn
Title: President and CEO
Date: _____

Attachment 1: Client Profile Format

Prosperity Client Profile Format
United Way of Tucson and Southern Arizona

To be completed by a Prosperity Initiative representative

School/Organization: _____ Date: _____

Please include copies the following items in each Client Profile, where applicable. Originals should be maintained at United Way.

- a. Participant Information Form
- b. Volunteer/Client Agreement
- c. One-on-One Pre-Survey
- d. One-on-One Post-Survey
- e. Post-Secondary Education Plan

* Workshop Participant Surveys can be grouped by workshop and stored separately from the client profile.

Please use the chart below to track the progress of each client:

Client Grade Level: _____ Last Level Education Completed: _____

How did the client hear about and become involved in the Prosperity Initiative?

Please indicate which activities the client participates in throughout the program:

Program Orientation Public Benefits Screening Free Tax Preparation Financial Coaching
 College/Career Advising Financial Education Workshops

Please provide detail on the sessions and workshops attended:

Financial Coaching Sessions (Date)	College/Career Advising Sessions (Date)	Workshops (Title) (Date)

Attachment 2. Prohibited Volunteer Activities

At no time may volunteers representing United Way:

1. Engage in any activity that is illegal under local, state, or federal law;
2. Engage in activities that pose a significant safety risk to others;
3. Engage in any form of religious proselytizing or religious instruction;
4. Construct, operate or maintain facilities devoted to religious instruction or worship;
5. Attempt to influence legislation or an election, or aid a partisan political organization;
6. Help or hinder union activity; organize protests, petitions, boycotts, or strikes; or impair existing contracts for services or collective bargaining;
7. Provide a direct benefit to a for-profit entity, a labor union, a partisan political organization, a religious organization, or a non-profit that engages in lobbying.

Volunteers cannot perform clerical duties except if incidental to their direct service activities, fill in for absent employees, displace employees, or handle money.

Attachment 3. Participant Information Form

Date _____ Coach's Name _____

Location: Sunnyside South Park Flowing Wells CEP Pueblo Gardens

**UWTSA Prosperity Initiative
Participant Information Form**

1) First Name:		2) Last Name:	
3) Mailing Address:			
Street	City	Zip Code	
4) Phone Number: ()		5) e-mail address:	6) Age:
7) What is your marital status? Married/Domestic Partnership____ Divorced____ Widow(er)____ Separated____ Single (live alone)____ Single (live with boyfriend or girlfriend)____ Other (please specify):			
8) What is your living situation? Please mark (x) only one.			
<input type="radio"/> Homeowner		<input type="radio"/> Rent a house of apartment	
<input type="radio"/> Dorm or Group Home		<input type="radio"/> Live in a friend's home	
<input type="radio"/> Live in a family member's home		<input type="radio"/> Public or subsidized housing	
<input type="radio"/> Currently homeless		<input type="radio"/> Choose not to answer	
9) Do you have a savings account? Yes____ No____	10) How much is in your savings account? \$____ Don't know	11) How much did you deposit in your savings account this month? \$____ Don't know	
12) Do you have another type of savings? Yes____ No____ If yes, specify type and amount: _____ \$____			
13) Do you have a checking account? Yes____ No____	14) How much is in your checking account: \$____ Don't know	15) How much did you deposit in your checking account this month? \$____ Don't know	
16) a) Did you open a bank account this month? Yes____ No____ b) If yes, what type(s) of accounts and how much did you deposit in each? ___Savings: \$____ ___Checking: \$____			
17) a) Do you have a monthly budget? Yes____ No____		b) Did you budget this month to manage your finances? Yes____ No____	
18) a) Did anything happen to impact your budget this month? Yes____ No____ I don't have a budget____ b) If yes, what happened?			
19) Are you <u>currently</u> : Employed full-time____ Employed part-time____ Unemployed____ Retired____ Self-employed____ Unable to work due to disability____ Full-time Student____ Other (please specify)_____			
20) What was your income in the last year: \$____ What was your income in the last month: \$____ ____ Don't know ____ Don't know			

21) Which of the following other sources of income do you have?

Job _____ Pension _____ Social Security _____ TANF _____ Alimony/Child support _____ Government disability payment _____
DES child care subsidy _____ Other (please specify) _____

22) Do you participate in...

- a) SNAP (food stamps) _____ If yes, how much do you receive in monthly SNAP benefits? \$ _____
b) WIC _____ If yes, how much do you receive in monthly WIC benefits? \$ _____

30) What are your current Health Plan Providers? (choose all that apply)

Employer-provided _____ AHCCCS _____ Medicare _____
Self-insured or other provider _____ COBRA _____ PCAP _____
Uninsured _____ KidsCare _____

23) How much do you owe in each of the following categories?

Credit Card: \$ _____ Medical Bills: \$ _____ Car Loan: \$ _____

Family or Friends: \$ _____ Student Loans: \$ _____ Title Loan: \$ _____

Other (please specify type): _____ \$ _____

24) Credit Score: _____

25) Are you behind in payments on any bills? a) Yes ___ No ___ b) Is so, please list which ones:

26) a) Over the last three months, were you able to reduce your debt? Yes ___ No ___

b) If yes, by how much? \$ _____

27) a) Does anyone currently owe you money? Yes ___ No ___ b) If yes, how much? \$ _____

28) Did anything happen to impact your budget this month?

29) What are your top three financial goals?

Goal #1: To _____

Goal #2: To _____

Goal #3: To _____

Attachment 4. Workshop Participant Survey

United Way Prosperity Workshop Participant Survey

**We are interested in your opinions about the workshop you just attended.
Please help us improve future workshops by answering the questions below.**

1. Today's date _____
Month/Day/Year
2. Today's workshop was about: _____
3. I learned about the workshop from:

<input type="radio"/> A poster	<input type="radio"/> A newspaper article
<input type="radio"/> United Way website	<input type="radio"/> A friend or relative
<input type="radio"/> A DES office	<input type="radio"/> A community agency employee
<input type="radio"/> A flyer/brochure	<input type="radio"/> I attended another workshop
<input type="radio"/> A United Way employee	<input type="radio"/> Other (please specify): _____

How much do you agree with the following.....

<u>Circle one number only for each line</u>	Strongly Disagree	Disagree	Agree	Strongly Agree
4. I understood the information presented today.	1	2	3	4
5. The workshop presented too much information.	1	2	3	4
6. I was satisfied with today's workshop.	1	2	3	4
7. I learned helpful information from the workshop.	1	2	3	4
8. I will use the information I learned today to help with my own finances.	1	2	3	4

9. What was the most important thing you learned at this workshop?
10. What improvements would you suggest for this workshop?
11. What other topics would you like to see covered in workshops?
12. Would you recommend this workshop to a relative or a friend?

<input type="radio"/> Yes	<input type="radio"/> No
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If no, why not?

Participant Information

13. How old are you? Please mark (x) one.

<input type="radio"/> under 19	<input type="radio"/> 20-29	<input type="radio"/> 30-39	<input type="radio"/> 40-49
<input type="radio"/> 50-59	<input type="radio"/> 60-69	<input type="radio"/> 70-79	<input type="radio"/> 80 or above
14. What is your race/ethnicity? Please mark (x) ALL that apply.

<input type="radio"/> White	<input type="radio"/> Native American	<input type="radio"/> Hispanic
<input type="radio"/> Asian American	<input type="radio"/> African American	<input type="radio"/> Other
15. What is your marital status? Please mark (x) one.

- Married or in a domestic partnership Single (live alone)
- Other _____
16. How many adults and children live with you? (do not include yourself): _____ adults (18 or older) _____ children
17. What is your living situation? (choose only one)
- Homeowner Rent a house of apartment Dorm or Group Home
- Live in a friend's home Live in a family member's home Public or subsidized housing
- Currently homeless Choose not to answer
18. Do you have a checking or savings account? Please mark (x) all that apply. checking account savings account
19. How much money do you currently have in your bank account(s)? \$ _____
20. a. How many credit cards do you have? _____
- b. If you have a credit card, how much do you owe on it? \$ _____
21. What was your total household income for the year 2010? \$ _____
22. Has there been a significant change in your income in the last year?
- Yes No
- If yes, how did it change?
23. Which of the following do you currently use? Please mark (x) all that apply.
- Budget (paper, Microsoft Excel) Mint.com Budgettracker.com
- Desktop versions of budgeting tools like Quicken Other
24. Are you interested in receiving additional financial coaching or taking another of the workshops we offer?
- Yes No
25. How did you have your taxes prepared last year? (choose only one)
- Family or friend for free Paid a preparer and got instant refund Paid a preparer without instant refund
- At a VITA location Self prepared Have never filed
- At a free place other than a VITA location
26. May we contact you again in the future to find out if you were able to make use of the information you learned today and/or to tell you about upcoming workshops?
- Yes No
27. Would you like to learn about volunteering at United Way?
- Yes No
28. If you answered "Yes" to either #26 or #27, please give us your phone number or e-mail address:
 Phone #: _____ e-mail: _____

Thanks!

Attachment 5. Client/Volunteer Agreement

**Prosperity Initiative Client/Volunteer Agreement
United Way of Tucson and Southern Arizona**

This Agreement serves as a guideline for interaction between Prosperity Initiative clients and volunteers serving as either/both Financial Coaches or College/Career Advisors.

The goal of the United Way of Tucson and Southern Arizona's Prosperity Initiative is to offer volunteer-facilitated financial education workshops, one-on-one financial coaching, and one-on-one college/career advising to middle and high school youth and adults in Tucson and Southern Arizona. The program aims to develop client skills in personal budgeting and basic financial and career planning.

Important items for client to complete:

- Client Profile;
- One-on-One Pre-Survey at the first meeting;
- One-on-One Post-Survey when goals have been reached and the client is ready to end the sessions.

Recommend Activities for Volunteer & Client:

- Meet bi-weekly for at least 3 consecutive months;
- If financial coaching, then
 - Set a goal of saving at least \$25/month for at least 3 months;
 - Increase knowledge and personal use of budgeting tools, for example <https://www.mint.com>;
 - Monitor credit score using <http://www.creditkarma.com>.
- If college/career advising, then
 - Complete at least 3 action items from the Post-Secondary Education Plan Checklist

Volunteer Responsibilities	Client Responsibilities
<input type="checkbox"/> To respect the privacy of the client	<input type="checkbox"/> To respect the privacy of the volunteer
<input type="checkbox"/> To maintain confidentiality of client's personal information, including contact information	<input type="checkbox"/> To permit personal contact information be given to assigned volunteer
<input type="checkbox"/> To monitor and report to United Way results of the coaching sessions including savings amounts per month, increased used of budgeting tools, credit score, and/or action steps taken in the Post-Secondary Education Plan	<input type="checkbox"/> To grant permission for the volunteer to monitor and report to United Way results of the coaching sessions including savings amounts per month, increased used of budgeting tools, credit score, and/or action steps taken in the Post-Secondary Education Plan
<input type="checkbox"/> To attend all coaching/advising sessions, be on time, and respect the client's time	<input type="checkbox"/> To attend all coaching/advising sessions, be on time, and respect the coach's time
<input type="checkbox"/> To come to coaching/advising sessions prepared to provide quality service	<input type="checkbox"/> To come to coaching/advising sessions prepared with homework completed
<input type="checkbox"/> To offer client information and guidance but understand that, ultimately, all decisions are to be made by the client	<input type="checkbox"/> To take volunteer's guidance, but understand that, ultimately, all decisions are to be made by the client
<input type="checkbox"/> To comply with all guidelines, especially that volunteers cannot loan or give money or gifts to the client and cannot accept payment, in any form, from the client	<input type="checkbox"/> To comply with all guidelines, especially that clients cannot request loans or money or gifts from the volunteer and no gifts or payment, in any form, are to be given to the volunteer
<input type="checkbox"/> To agree not to solicit business or promote any company or financial material other than that supplied by United Way	<input type="checkbox"/> To report to United Way if coach solicits business or promotes any company or financial material other than that supplied by United Way
<input type="checkbox"/> To report to United Way any inappropriate behavior by the client	<input type="checkbox"/> To report to United Way any inappropriate behavior by the volunteer

By signing this agreement, I grant permission for the volunteer, Prosperity Initiative Site Champion, and United Way to compile non-identifying client information into aggregate reports for Prosperity Initiative program funders in order to demonstrate program performance and to secure funding. I certify that I have read and understand the guidelines outlined in this document.

Client's Signature

Printed Name

Date

By signing this agreement, I certify that I have read and understand the guidelines outlined in this document.

Volunteer's Signature

Printed Name

Date

Attachment 6. One-on-One Pre-Survey

Prosperity One-on-One Pre-Survey

We are interested in learning about how much you know about personal finances so that we can provide the best possible program to participants. Please help us by answering the questions below.

	1) Today's Date: _____ (Month/date/year)
2) First Name:	3) Last Name:
4) Phone Number: ())	5) E-mail Address:
6) Date of Birth: _____ (Month/date/year)	7) Coach's Name:

For each question below, please mark (X) how true each statement is for you.

	Not at all true	Somewhat true	Very true
<u>BANKING AND BUDGETING</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9) I have a savings account at a bank or credit union.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10) I am able to save \$300 at a bank or credit union over the course of a year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11) I follow a budget with the money I spend.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12) I currently use budgeting tools.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13) I am comfortable with my financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>FINANCIAL GOALS</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14) I have <u>specific</u> goals related to reducing the amount of debt I have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15) I have <u>specific</u> goals related to improving my credit score.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16) I have <u>specific</u> goals related to increasing my savings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The next questions are about your financial knowledge. For each question, please mark (X) the box that corresponds to how much you know.

17) <u>HOW MUCH DO YOU KNOW ABOUT...</u>					
	Nothing	Not much	A Little	Some	A Lot
a) ...ways to budget money ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) ...how your credit score is calculated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) ...organized ways to save money every month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)...ways to set financial priorities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e)...developing a plan to reduce the amount of debt you have?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) ...how to communicate with your creditor when you are unable to pay a bill (e.g., electric or credit card) on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18) Why did you join the coaching program?

19) What do you hope to learn from the coaching?

Thank you for completing the survey!

Attachment 7. One-on-One Post-Survey

Prosperity One-on-One Post-Survey

We are interested in learning about how much you know about personal finances so that we can provide the best possible program to participants. Please help us by answering the questions below.

	1) Today's Date: _____ (Month/date/year)
2) First Name:	3) Last Name:
4) Phone Number: ()	5) E-mail Address:
6) Date of Birth: _____ (Month/date/year)	7) Coach's Name:

For each question below, please mark (X) how true each statement is for you.

	Not at all true	Somewhat true	Very true
<u>BANKING AND BUDGETING</u>			
20) I have a savings account at a bank or credit union.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21) I am able to save \$300 dollars at a bank or credit union over the course of a year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22) I follow a budget with the money I spend.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23) I currently use budgeting tools.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24) I am comfortable with my financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>FINANCIAL GOALS</u>			
25) I have <u>specific</u> goals related to reducing the amount of debt I have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26) I have <u>specific</u> goals related to improving my credit score.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27) I have <u>specific</u> goals related to increasing my savings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The next questions are about your financial knowledge. For each question, please mark (X) the box that corresponds to how much you know.

28) <u>HOW MUCH DO YOU KNOW ABOUT...</u>					
	Nothing	Not much	A Little	Some	A Lot
a) ...ways to budget money ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

b) ...how your credit score is calculated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) ...organized ways to save money every month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)...ways to set financial priorities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e)...developing a plan to reduce the amount of debt you have?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g)...how to communicate with your creditor when you are unable to pay a bill (e.g., electric or credit card) on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The next questions are about your experience in the prosperity coaching program. For each question below, please mark (X) the box that corresponds to how much you agree with each statement.

	Strongly Disagree	Disagree	Agree	Strongly Agree
29) The coach was knowledgeable about ways to improve my financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30) I was able to understand the information I received from the coach.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31) I will use the information I received from the coach.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32) The timing of the coaching was convenient for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33) The location of the coaching was convenient for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34) I would recommend this program to friends or relatives who need financial coaching.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35) Overall, I was satisfied with the coaching I received.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

36) What was the most important thing you learned from the coaching?

37) What changes (if any) have you seen in your own finances as a result of the prosperity coaching?

38) What changes, if any, have you seen in your life as a result of prosperity coaching?

39) What improvements would you suggest for this coaching program?

Thank you for completing the survey!