

## Section Two: Consumer Education and Financial Management

### What is the Financial Management evaluation tool?

“Despite a thriving economy, personal bankruptcies continue to increase, up about 23% in Florida since 1999. A Princeton Survey (2000) found that on a national average about 64% of households with an income of \$20,000 to \$50,000 live pay check to pay check. For families with an income under \$20,000, 79% live pay check to pay check. Furthermore, savings dropped to an average of negative .2%, indicating families are spending more than they are earning. Another study found that over half of all households paid credit card bills late one or more times during the past year. Americans are spending 14.3% of their take-home pay on consumer debts.” (Taken from FL 512 current situation for the State Major Program).

Given this situation, providing families with the knowledge to increase savings, decrease spending and live within a budget is both timely and critical. Knowledge of other financial matters such as improving credit and making wise insurance decisions is also important. This tool will assess whether participants are learning this important financial management information. The follow-up tool will measure whether the participants in the financial management program made the behavior change or adopted the practices necessary to start taking better control of their financial situation regardless of their income level.

### How do I analyze and report results for the Financial Management evaluation tool?

Questions 17-20

Objective: By the end of the program, X% of the Z participants in the financial management program will indicate that they learned tips for reducing impulse spending, improving credit ratings, comparing prices to get the most for their money (or whichever knowledge area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

Questions 1-16

Objective: .....X% of the Z participants in the financial management program will indicate that they learned how to develop a household budget, review their credit report, develop a plan for reducing debt (or whichever knowledge area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

### What is the Financial Management Follow Up evaluation tool?

A follow-up evaluation is recommended three months after the program to determine what behaviors or practices, if any, have been changed or adopted among the participants. The follow-up, if feasible, will provide you with a better measure of the longer-term, higher level (Bennett’s Model) outcomes of your financial management program.

### How do I analyze and report results for the Financial Management evaluation tool?

Questions 16-18

Objective: Three months after the program, X% of the Z participants in the financial management program will indicate that they lowered the amount of debt they owe, improved their credit rating, and reduced impulse spending using tips they learned in the program

Reporting: Report the % of participants responding “yes” to the items

Questions 12-15

Objective: Three months after the program, X% of the Z

participants in the financial management program will indicate that they prepared a net worth statement, developed a household inventory, wrote a will (or whichever practice or behavior your are focusing on)

Reporting: Report the % of participants responding “yes” to the

items

Questions 11

Objective: .....X% of the Z participants in the financial management program will indicate that they pay bills on time that they did not pay on time before the program, of which X% will indicate that they pay on time either always or often.

Reporting: Report the % of participants responding “yes” to the item and the frequency with which they perform the behavior change

Questions 9-10

Objective: .....X% of the Z participants in the financial management program will indicate that they reviewed one or more insurance policies that they did not review before the program, of which X% will indicate they changed insurance companies to save on premium (or which ever

item in Q10)

Reporting: Report the % of participants responding “yes” to the item Q9 and items checked in Q10

Questions 7-8

Objective: .....X% of the Z participants in the financial management program will indicate that they opened a savings account that they did not have before the program, resulting in an average savings of at least \$X so far

Reporting: Report the % of participants responding “yes” to the item in Q7 and compute an average for Q8

Question 5-6

Objective: .....X% of the Z participants in the financial management program will indicate that they developed a savings plan that they did not have before the program, of which X% will indicate that they have increased their monthly savings \$50-99 per month (or which ever level(s) you want to evaluate)

Reporting: Report the % of participants responding “yes” to the item Q5 and the monetary items checked in Q6

Question 3-4

Objective: .....X% of the Z participants in the financial management program will indicate that they developed a spending plan that they did not have before the program, of which X% will indicate that they keep a written record of their expenses either always or often

Reporting: Report the % of participants responding “yes” to the item Q3 & Q4 and the frequency items in Q4

Questions 1-2

Objective: .....X% of the Z participants in the financial management program will indicate that they developed a household budget that they did not have before the program, of which X% will indicate that they follow the budget either always or often

Reporting: Report the % of participants responding “yes” to the item Q1 & Q2 and the frequency items in Q2

## Section Three: Nutrition Programs for Youth

### What is the **Balanced Meal Exercise** tool?

This tool is a fun exercise that is appropriate for elementary school age youth. The youth will plan a meal by cutting out food items from a magazine/book to try to make a balanced meal, then pasting the items onto a paper plate. The youth will perform this activity before nutrition training has occurred and again after the training. It is preferred that the same activity is used as a follow-up with the same youth in order to see if knowledge of planning a balanced meal has been retained. Complete instructions and all required forms are provided.

The object of the exercise is to measure whether the youth can plan a balanced meal. A simple score sheet is provided that is used for both the pre/post and follow up. By comparing these scores, you can obtain a precise measurement of knowledge gain.

Unlike many other evaluation tools in the tool kit, this tool is not a perception of knowledge gain. This tool provides a test of actual knowledge without taking on the traditional test-taking elements (paper and pencil written test). In fact, the youth rather enjoy cutting and pasting food items onto a paper plate to plan a meal.

### How do I analyze and report results?

Objective 1: By the end of the program, X% of the Z youth in the nutrition program will increase their knowledge of planning a balanced meal by X% as measured by the nutrition evaluation exercise.

Results: Compute a score for pre and post test by adding up the points as described. Compute the percentage difference between the pre-test score and post-test score.

Objective 2: Three weeks after the program, X% of the Z youth in the nutrition program will have retained their knowledge of planning a balanced meal as measured by the nutrition follow-up evaluation exercise.

Results 2: Compute a score for follow-up. Compare to the follow-up score to the post-test score. If the follow-up is equal to or higher than the post-test score, then it is likely that the knowledge has been retained. Note: You should make sure that they have not received nutrition education from another source (school, parents), between the post-test and follow-up. post-test score. If they have, then you can not attribute that retention of knowledge (for those youth) to your program.

### What is the **Food Guide Pyramid Power (Healthy Choices)** tool?

This tool also measures actual knowledge gain. The tool is designed as a picture game that measures age appropriate knowledge of the food guide pyramid. It is also appropriate for elementary school age youth. In fact, the youth can have fun coloring the pictures.

The agent or instructor will read each question to the youth. The youth will have a sheet of pictures that represent possible answers to the question. The youth will select one answer for each question. Some of the questions relate to the suggested serving sizes for different food groups, other questions ask the youth to select foods that belong to certain food groups. Other questions ask the youth to identify a certain type of food, i.e. select the food that is a vegetable.

There are a total of eleven questions. One point is allocated to questions 2 through 11 for a total of 10 points. Question #1 is not graded, it is simply to get them to focus on the food guide pyramid.

This tool is also designed in the pre-test/post-test format. Therefore, each students will have a pre-test and post-test score. A follow-up may also be conducted as described for the Balanced Meal Evaluation Exercise.

### How do I analyze and report the results?

Questions 2, 4 and 6 Objective 1: By the end of the program, X% of the Z youth in the nutrition program will increase their knowledge of the daily recommended

- servings from the different food groups by X% .....
- Results 1: Compute a pre-test and a post-test score for questions 2, 4, 6. Total possible score is 3. Compute the percentage difference between pre-test and post-test
- Questions 5, 7, 10 Objective 2: X% of the Z youth in the nutrition program will increase their knowledge of food groups to which different foods belong by X%.....
- Result 2: Compute a pre-test and a post-test score for questions 5, 7, 10. Total possible score is 3. Compute the percentage difference between pre-test and post-test
- Questions 3 and 8 Objective 3: X% of the Z youth in the nutrition program will increase their ability to identify the different types of foods by X%.....
- Result 3: Compute a pre-test and a post-test score for questions 3 and 8. Total possible score is 2. Compute the percentage difference between pre-test and post-test
- Questions 9 and 11 Objective 4: X% of Z youth in the nutrition program will increase their knowledge of what foods are healthiest by X%.....
- Results 4: Compute a pre-test and a post-test score for questions 9 and 11. Total possible score is 2. Compute the percentage difference between pre-test and post-test

**OR**

- Questions 2, 4-7, 9-11 Objective 1: X% of the Z youth in the nutrition program will increase their knowledge of the daily recommended servings from the different food groups, food groups to which different foods belong, and what foods are healthiest by X%.....
- Results 1: Compute a pre-test and a post-test score for questions 2, 4-7, and 9-11. Total possible score is 9. Compute the percentage difference between pre-test and post-test
- Questions 3 and 8 Objective 3: X% of the Z youth in the nutrition program will increase their ability to identify the different types of foods by X%.....
- Result 3: Compute a pre-test and a post-test score for questions 3 and 8. Total possible score is 2. Compute the percentage difference between pre-test and post-test

**What is the Snack Observation evaluation tool?**

This is an observation tool to measure actual (observed) behavior change and adoption of healthier food selection practices. Included in this toolkit is an observation sheet which will allow the agent, volunteer or leader to record the snack selections of youth in the nutrition program. Snack selections are recorded prior to the nutrition education (pre observation/test) and again after the nutrition education (post observation/test). Also, it is preferable that the snack selection of the same youth is observed after a few weeks (follow-up) if possible. The tool was piloted in North Carolina and was found to work well with middle school age youth.

Included in the toolkit are step-by-step directions for implementing the snack observations. Also, there is an observation form that you will use to record the pre, post and follow-up observations for each youth. The snack selection of twenty-three youth can be recorded on this form. You can make additional copies of the form if you have more youth in your nutrition project. There is a reporting form that shows you the type of information that you can gather from the observation forms for your Reports of Accomplishment.

Finally, variations of the observation were conducted in North Carolina wherein a full lunch meal was observed pre/post. The costs and logistics made this a less feasible alternative than the

snack observation.

**How do I analyze and report results?**

Goal 1- Youth will adopt better food selection practices

Objective 1- At least 30% of the 25 youth in the Summer Nutrition Camp will change their food selection behavior as measured by those changing to a healthy beverage in the post observation.

Results 1- Report the # of youth (as a % of the total youth) who chose a empty beverage in the pre, but a healthy beverage and in the post.

Objective 2- At least 30% of the 25 youth in the Summer Nutrition Camp will change their food selection behavior as measured by those changing to a healthy edible item in the post observation.

Results 2- Report the # of youth as above who chose a empty edible in the pre, but a healthy edible in the post.

## **Section Four: Other FCS Subject Matter Programs**

### **What is the Community Development assessment tool about?**

This instrument measures whether an organization fosters a sense of community within its members. It was developed by Joseph Hughey (University of Missouri), Paul Speer (Rutgers University) and N. Andrew Peterson (Rutgers University). The researchers tested this tool and found it to be both a reliable and valid measure of the sense of community that members of community organizations feel.

Questions 1 through 7 measure individual's perceived relationship to the organization. The authors cite numerous studies that indicate sense of community is related to the degree to which an individual feels a sense of belonging, caring and trust. Questions 8 through 10 measure individual's perception of how well the organization serves as a mediator. This concept relates to the ability of the organization to take the individual's concerns, along with the concerns of others, into the larger community. Questions 11 through 14 measure individual's perception of how influential the organization is. Individuals acting alone rarely impact community as much as a united, collective group can. This concept focuses on individual's perception of how influential the organization is in causing community change.

As you can probably tell, this tool would be excellent for assessing advisory committee and like committees to see if they feel that the county Extension program, or your program area if it is a specific FCS or 4-H advisory committee, is influential in the community (Q11-14) or carries out the role of mediator (Q8-10). Also, it could be used to measure the relationship that the committee member's feel they have with the Extension office or specific program (Q1-7). You could use the cluster of questions to measure the three different concepts (Relationship to Organization, Organization as a Mediator, or Organization's Influence). However, you may want to measure whether an organization fosters a sense of community within its members (all questions Q1-14).

### **How do I analyze and report information from the Community Development assessment tool?**

The journal article that discusses this instrument in detail provides in-depth coverage of how to analyze and report the data for this instrument.

Hughey, J., Speer, P. & Peterson, N. (1999). Sense of community in community organizations: Structure and evidence of validity. *Journal of Community Psychology*, 27(1), 97-113.

### **What is the Housing/Home Environments evaluation tool about?**

This tool will assess whether program participants are learning about three areas of housing programs: 1) home furnishing, 2) home maintenance, and 3) safe home environments. These tools can be adapted for other areas of a housing program.

Not only is housing space expensive, but it also must be insured, heated, cooled, taxed, furnished and maintained.. Home furnishings and maintenance are areas that are necessary and that directly relate to household expenses. Furnishing must be purchased, refurbished or replaced. The consumer decisions and knowledge related to those activities are measured in this tool (Questions 1-5). In addition to home furnishings, home repairs and maintenance must be made in order to keep the home liveable and protect the investment. The first part of the tool also measures whether the participants learned about home maintenance issues (Questions 6-9).

Also, there is a growing concern over home-related contaminants and hazards and especially their impact on children. Household chemicals and products and the related hazards have long term and serious consequences for the victims. Misuse of chemicals may cause permanent injury or even fatality. With education and awareness, most of these problems could be avoided. The

second part of this tool focuses on knowledge related to maintaining a safe home environment (Questions 10-16).

### **How do I analyze and report results for the Housing/Home Environments evaluation tool?**

Questions 10-16

Objective: By the end of the program, X% of the Z participants in the housing program will indicate that they learned the importance of testing for radon and carbon monoxide; safest packaging for household chemicals and products. (or whichever knowledge area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

Questions 6-9

Objective: ...X% of the Z participants in the housing program will indicate that they learned how to perform monthly home inspections, review bids from different contractors (or whichever knowledge area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

Questions 1-5

Objective: ...X% of the Z participants in the housing program will indicate that they learned how to compare furnishing purchasing options such as cash, loan, rent to own, and revolving credit, then select the option that saves the most money (or whichever knowledge area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

### **What is the Housing/Home Environments Follow-up evaluation tool about?**

A follow-up evaluation is recommended three months after the program to determine what behaviors or practices, if any, have been changed or adopted among the participants. The follow-up, if feasible, will provide you with a better measure of the longer-term, higher level (Bennett’s Model) outcomes of your housing program.

### **How do I analyze and report results for the Housing/Home Environments Follow-up evaluation tool?**

Question 13-20

Objective: Three months after the program, X% of the Z participants in the housing program will indicate that they installed smoke detectors and carbon monoxide testers in their home based on what they learned in the program (or whatever practice adoption area you are focusing on)

Reporting: Report the % of participants responding “yes” to the items.

Question 6-12

Objective1: ..... X% of the Z participants in the housing program will indicate that they performed a home maintenance inspection that they would not have performed before participating in the program.

Objective 2: .....X% of the Z participants in the housing program will indicate that they interviewed references for the contractor and reviewed the detailed contract based on what they learned in the program (or whatever behavior area you are focusing on)

Reporting: Report the % of participants responding “yes” to the

items.

Questions 1-5

Objective: .....X% of the Z participants in the housing program will indicate that they developed a home furnishing plan that they

did not have before participating in the program (or whatever behavior area you are focusing on)