Report

Evaluation of the ‘You’re the Boss’ Financial Literacy Program

Prepared for
The Salvation Army
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Executive Summary

Background
In late 2015, The Salvation Army (TSA) received a $38,000 grant from Financial Literacy Australia (FLA) to undertake an evaluation of the You’re the Boss (YTB) Financial Literacy Program.

You’re the Boss Financial Literacy Program
You’re the Boss (YTB) is a workshop-based program that typically has under 20 attendees, runs for 2-3 hours, and is delivered by trained facilitators. You’re the Boss facilitators draw on a range of materials and content to tailor the workshop to the needs of participants. Example topics include:

- creating new money habits
- budgeting
- understanding credit cards, debts and loans
- avoiding scams
- available resources and services.

YTB aims to portray messages related to these topics in an empowering and engaging manner, with the ultimate goal of assisting participants to competently manage their own financial affairs. More broadly, it’s about equipping attendees with the confidence, knowledge and skills to manage life and the different situations that can occur, such as sudden medical expenses, bills, employment or changes to income.

Objective of the evaluation
The evaluation took place between January 2016 and June 2017 with the aim of capturing evidence for what works, the outcomes and benefits felt by participants, and opportunities for the future of the YTB.

Data was collected from a range of sources, including: feedback sheets from YTB workshops delivered during the evaluation period, a follow up survey and interviews with participants to capture longer term outcomes and interviews with YTB facilitators.

Following analysis of the data and drafting of the report, a workshop was held with TSA to discuss the results and identify potential options going forward.

Findings and recommendations are summarised below.

Findings

Participant attendance and satisfaction with You’re the Boss

- You’re the Boss reaches a variety of individuals across a variety of socio-economic backgrounds. Notably, participants indicated their income levels ranged from less than $25,000 to more than $100,000, highlighting the perceived value of YTB.
- Most attendees hear about YTB through self-referrals or accessing existing community groups. In future, the Salvation Army could explore whether there are barriers (e.g. location, time of day or access to public transport) for attendance of particular groups of people.
While there are some challenges with capturing data from participants, this evaluation has demonstrated that YTB is able to achieve high levels of client satisfaction. For example, 96% of workshop participants rated the workshop four or five out of five for usefulness.

92% of workshop participants would recommend YTB to others, which highlights their satisfaction with the program.

Outcomes of You’re the Boss

During follow-up, 87.5% of respondents indicated that they have been able to apply what they learned to their own situation, providing direct evidence of behaviour change attributable to YTB.

88% of respondents reported being a little or much more confident in managing their finances.

Longer term follow-up phone interviews with a small sample highlight specific examples of changed behaviour; including altered spending habits which have resulted in increased savings, tracking of spending and ways to manage their accounts.

Participants identified financial management – particularly in the form of budgeting – was one of the key areas of perceived improvement for participants, with 47% indicating they intended to make a change to their practice.

The YTB facilitator was found to be an important link and contributor to the outcomes and benefits felt by YTB participants.

Facilitators of You’re the Boss

YTB participants indicated a high level of confidence in facilitator’s knowledge, with 95% of facilitators were rated a four or five out of five for their knowledge on the content area.

Similarly, 97% of facilitators were rated four or five out of five for their clarity in their presentation.

Follow-up data collection suggests that the YTB facilitators have been a crucial resource, with the establishment of a relationship between participant and facilitator a success of YTB. This includes the facilitator following up with the participant, or the participant simply feeling supported by knowing who to contact for assistance.

Facilitator feedback on improvements varied but tended to reflect a desire for more resource options. There is also evidence that not all facilitators share a common understanding of the purpose of YTB in the ‘bigger picture’ of financial literacy. This is something that could be explored further.

Legacy of You’re the Boss

Overall, it can be said that YTB has produced a range of benefits and outcomes for participants, ranging from improved confidence to direct evidence of behaviour change and increases in savings.

The facilitator position continues to play a role after the YTB workshop has been completed suggesting that, in reality, YTB is an entry point into a broader support system that encourages early intervention and practice changes to avoid crisis.

Thus, overall, the program has demonstrated positive outcomes and benefits for the participants of YTB. There are few changes that appear needed for the content specifically,
however there are opportunities for The Salvation Army going forward that are discussed in the recommendations below.

**Recommendations**

The results and the key findings have led us to recommend:

1. **Celebrate the successes so far.** Prior to this evaluation, there was little that was known about the benefits and outcomes for participants. As such, we would recommend that TSA share this evaluation (for example) with key internal stakeholders to ensure the findings and results are disseminated more widely.

2. **Build a common understanding among YTB facilitators of the purpose of YTB and identify their needs going forward.** The facilitators are a central component to the program, with participants highlighting their value and contribution to the changes they make. It would be worth sharing this evaluation with them and making the time to discuss how this resonates with them and their experiences. One means may be to revise the program logic based on this process so that there is a sense of collaboration and consensus for YTB. Similarly, ensuring the facilitators feel supported (e.g. through training or addressing other identified needs) will emphasise the value that TSA see in them.

3. **Ensure there is an appropriate monitoring and evaluation process for YTB going forward.** Following this evaluation, it will be crucial that TSA has a system in place for reliably capturing outputs (e.g. number of attendees, gender, age ranges, dates of workshops, location). One method may be to develop a cover page for the YTB facilitator to complete as part of submitting the feedback sheets. This may also be a means of identifying which workshops are more or less accessible.

4. **Establish an evaluation process that embeds a feedback process that TSA can act on.** For instance, to avoid excessively long feedback sheets, TSA could develop four feedback sheets that are distributed on a rotating basis throughout the year. These sheets could focus on different types of questions or areas that could then inform continuous improvement of YTB. We would also suggest identifying a small number of questions that are consistent across all versions so that there is some level of consistent short-term outcome data captured.

5. **Consider the most cost-effective ways to capture longer term outcome data.** This evaluation identified the difficulty in following up with participants through more traditional methods (e.g. online surveys). It would be worth TSA considering the best and most cost-effective ways to capture longer term outcome data (for example, updating the app to include opportunities for feedback there, or facilitators following up with attendees). Identifying a key proxy indicator or measure (rather than extensive surveys or interviews) would be another aspect to consider improving response rates.

6. **Consider how YTB can be promoted as an activity that can be undertaken outside of crisis periods.** Ultimately, YTB is a preventative or early intervention opportunity for the community. This may be a question of marketing or of how YTB is presented. This is something that may be worth exploring from this perspective with the view of improving the accessibility of the program.
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Acronyms

FLA Financial Literacy Australia
FPC First Person Consulting
KEQs Key Evaluation Questions
1 Introduction

1.1 Background

In 2010, one in five Australian adults experienced financial stress, meaning they could not pay their bills, rent or mortgage on time or make minimum repayments on their credit cards, or had to sell or pawn something because they needed cash\(^1\). For many, sometimes marginalised, groups of people, financial literacy is a barrier to their making effective use of financial services, with potential flow on impacts on personal wellbeing and social inclusion\(^2\).

Financial literacy can be defined as “a combination of financial knowledge, skills, attitudes and behaviours necessary to make sound financial decisions, based on personal circumstances, to improve financial wellbeing.”\(^3\)

1.2 You’re the Boss Financial Literacy Workshop

The Salvation Army (TSA) delivers a financial literacy workshop program, You’re the Boss (YTB), to different community groups and individuals. Workshops typically have under 20 attendees and run for 2-3 hours and are delivered by trained facilitators. You’re the Boss facilitators draw on a range of materials and content to tailor the workshop to the needs of participants. Example topics include:

- creating new money habits
- budgeting
- understanding credit cards, debts and loans
- avoiding scams
- available resources and services.

YTB aims to portray messages related to these topics in an empowering and engaging manner. Importantly, YTB provides a means by which individuals can be engaged, potentially early, before crisis or other financial issues arise. In recent times, TSA has begun to see YTB as an entry point into a supportive and potentially ongoing relationship between individuals and the services that TSA can provide or refer them on to.

Ultimately, the goal of the program is to assist participants to independently and competently manage their own financial affairs\(^4\).

In 2015, TSA was awarded a grant by Financial Literacy Australia (FLA) to undertake an independent evaluation of the program (this report). The focus is on clarifying the program logic, examining what works, opportunities for improvement and gathering data on the impacts of the program.

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1 Brackertz, N 2010, I Wish I’d Known Sooner! The impact of financial counselling on debt resolution and personal wellbeing, Swinburne University, Melbourne.
2 Morgan, R 2003, ANZ Survey of Adult Literacy in Australia, ANZ.
4 It should be noted that over the duration of the evaluation the view of You’re the Boss has evolved to seeing it as a starting point or entry point for participants into better financial habits. Importantly, it is a means by which participants can engage with The Salvation Army early and better understand their options and what else is available to them.

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1.3 Objective and scope of this evaluation

Based on the requirements of the evaluation and discussions with TSA staff, this evaluation has two objectives:

- document and understand the effectiveness and outcomes of the You’re the Boss program
- identify any improvements or opportunities for You’re the Boss into the future.

These objectives have been translated into key evaluation questions (KEQs) to help guide and bound the areas of inquiry and data collection (Table 1). These questions were developed in consultation with TSA staff.

The relevant sections where the KEQs are addressed are also provided to aid in reading of the report. However, results are not presented by KEQ as there is some degree of overlap in responses.

Table 1: Key evaluation questions

<table>
<thead>
<tr>
<th>Focus</th>
<th>Key evaluation question</th>
<th>Section</th>
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<tbody>
<tr>
<td>Process</td>
<td>1. What do participants and facilitators feel works well in the delivery of the Program? (e.g. content, style, language, booklet)</td>
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<td></td>
<td>2. How satisfied have participants been with the Program?</td>
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<td></td>
<td>a. Did participants learn something they did not know or gain a new insight?</td>
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<td></td>
<td>b. What was the most helpful thing about the workshop?</td>
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<td></td>
<td>c. Was the time spent in the workshop, overall, a positive experience?</td>
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<tr>
<td></td>
<td>3. What opportunities for improvement (if any) do participants and facilitators feel could be made to the YTB Program?</td>
<td>4.2</td>
</tr>
<tr>
<td>Outcomes</td>
<td>4. Have there been any unexpected consequences as a result of the Program?</td>
<td>4.3</td>
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<td></td>
<td>5. To what extent has the Program achieved its immediate and intermediate outcomes as per the Program Logic (Figure 1)?</td>
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<td>6. Is there any evidence that longer term outcomes have been achieved or may be achieved in the future?</td>
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<td></td>
<td>7. To what extent have participants made positive changes to their financial approaches that are attributable to the Program?</td>
<td>4.3</td>
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<tr>
<td>Discussion</td>
<td>8. What evidence is there that the YTB approach is more effective than traditional information provision approaches?</td>
<td>4.4</td>
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As part of this evaluation, a program logic (Figure 1) was developed to depict the outcomes that are anticipated as a result of participation in YTB. This also helps interpret the results of the data collection.
1.4 You’re the Boss Program Logic

Figure 1: You’re the Boss Program Logic

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2 Methodology

2.1 Summary

The steps used in this evaluation are outlined below, with detail provided in Appendix 1.

- **An inception meeting and evaluation planning workshop** to:
  - define initial outcomes for the Program
  - discuss and confirm evaluation questions
  - develop a program logic (Figure 1)
  - discuss data collection methods.

- **Collection and data entry of 445 feedback sheets from across approximately 130 YTB workshops**. The feedback sheets also allowed for the collection of contact details for the follow-up survey.

- **Scoping interviews with 14 YTB workshop participants** to inform the development of the follow-up online survey and sense check the program logic that was developed during the early stages of the project.

- **An online follow-up survey** of 58 YTB workshop participants. The survey was administered between one and two months after attendance at the workshop and focused on capturing:
  - basic demographic data
  - changes that they have (or have not) implemented since attending the workshop
  - potential improvements for the workshop.

- **Follow-up interviews** with 13 YTB workshop participants who also completed a follow-up survey. Interviews were undertaken between January and February 2017, which was between one to six months after participants had completed the workshop. These targeted interviews were focused on capturing instances of change, or barriers to change, for people in the months following attendance at the workshop.

- **Interviews with YTB facilitators** to help triangulate participant data and capture any potential improvements to the Program.

- **Data analysis**:
  - quantitative data was analysed using descriptive statistics and presented in a mix of graphs and tables
  - interviews and survey data were coded and categorised to distil key themes.

- **A summit workshop** was held with TSA to discuss the results and inform the finalisation of the report.

- **Reporting**, including preparation of a draft report for review by TSA prior to completion of the evaluation.

2.2 Limitations

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5 Feedback sheets were not completed by every attendee and not every feedback sheet may have been provided by workshop facilitators.

6 Following low response rates, $10 VISA gift card incentives were offered to respondents.

7 Following the experiences with the online survey, interview participants were offered $20 VISA gift card incentives to encourage workshop attendees to sign up.
There are limitations with some of the main data sources in this evaluation.

- Participants of YTB workshops tend to come from disadvantaged or vulnerable backgrounds meaning that following up is difficult or inconsistent. For instance, contact details provided by consenting YTB participants at the time were not always accurate. Moreover, there were many instances where contact information (e.g. phone numbers) changed between data collection activities. As an example, of the 23 participants who consented to be interviewed, six (26%) had changed phone numbers.

- Low sample numbers in later follow-up data collection (for example, 13 follow-up interviews) mean that extrapolating medium and longer-term outcomes to all participants is not possible.

- Some participants possess relatively low levels of literacy, potentially impacting on the reliability of data collected. Some questions may not have been clear. For example, in the feedback sheets many people put ‘yes’ for Q6 – “were there any topics you found less useful”, but were generally positive about the workshop, indicating they’d possibly just skimmed the question or not understood what it was asking.

- Not all participants completed feedback sheets at workshops.

- Participant data is predominantly self-reported. Follow-up survey and interview data is also subject to self-selection bias, as participants had to opt-in to be contacted. Moreover, within YTB workshop groups’ feedback sheet responses there were often similar answers. There may be a degree of social desirability bias or influencing of results between participants (e.g. if they do not quite understand the question).
3 Findings and recommendations

3.1 Key findings

The key findings of this evaluation are summarised below. These key findings lead to a series of recommendations for TSA staff to consider in relation to financial literacy education. The detailed results are presented and discussed following the recommendations, in Section 4.

Participant attendance and satisfaction with You’re the Boss

- You’re the Boss reaches a variety of individuals across a variety of socio-economic backgrounds. Notably, participants indicated their income levels ranged from less than $25,000 to more than $100,000, highlighting the perceived value of YTB.
- Most attendees hear about YTB through self-referrals or accessing existing community groups. In future, the Salvation Army could explore whether there are barriers (e.g. location, time of day or access to public transport) for attendance of particular groups of people.
- While there are some challenges with capturing data from participants, this evaluation has demonstrated that YTB is able to achieve high levels of client satisfaction. For example, 96% of workshop participants rated the workshop four or five out of five for usefulness.
- 92% of workshop participants would recommend YTB to others, which highlights their satisfaction with the program.

Outcomes of You’re the Boss

- During follow-up, 87.5% of respondents indicated that they have been able to apply what they learned to their own situation, providing direct evidence of behaviour change attributable to YTB.
- 88% of respondents reported being a little or much more confident in managing their finances.
- Longer term follow-up phone interviews with a small sample highlight specific examples of changed behaviour; including altered spending habits which have resulted in increased savings, tracking of spending and ways to manage their accounts.
- Participants identified financial management – particularly in the form of budgeting – was one of the key areas of perceived improvement for participants, with 47% indicating they intended to make a change to their practice.
- The YTB facilitator was found to be an important link and contributor to the outcomes and benefits felt by YTB participants.

Facilitators of You’re the Boss

- YTB participants indicated a high level of confidence in facilitator’s knowledge, with 95% of facilitators were rated a four or five out of five for their knowledge on the content area.
- Similarly, 97% of facilitators were rated four or five out of five for their clarity in their presentation.
- Follow-up data collection suggests that the YTB facilitators have been a crucial resource, with the establishment of a relationship between participant and facilitator a success of YTB. This includes the facilitator following up with the participant, or the participant simply feeling supported by knowing who to contact for assistance.
Facilitator feedback on improvements varied but tended to reflect a desire for more resource options. There is also evidence that not all facilitators share a common understanding of the purpose of YTB in the ‘bigger picture’ of financial literacy. This is something that could be explored further.

Legacy of You’re the Boss

Overall, it can be said that YTB has produced a range of benefits and outcomes for participants, ranging from improved confidence to direct evidence of behaviour change and increases in savings.

The facilitator position continues to play a role after the YTB workshop has been completed suggesting that, in reality, YTB is an entry point into a broader support system that encourages early intervention and practice changes to avoid crisis.

Thus, overall, the program has demonstrated positive outcomes and benefits for the participants of YTB. There are few changes that appear needed for the content specifically, however there are opportunities for The Salvation Army going forward that are discussed in the recommendations below.

3.2 Recommendations

The results and the key findings have led us to recommend:

1. **Celebrate the successes so far.** Prior to this evaluation there was little that was known about the benefits and outcomes for participants. As such, we would recommend that TSA share this evaluation (for example) with key internal stakeholders to ensure the findings and results are disseminated more widely.

2. **Build a common understanding among YTB facilitators of the purpose of YTB and identify their needs going forward.** The facilitators are a central component to the program, with participants highlighting their value and contribution to the changes they make. It would be worth sharing this evaluation with them and making the time to discuss how this resonates with them and their experiences. One means may be to revise the program logic based on this process so that there is a sense of collaboration and consensus for YTB. Similarly, ensuring the facilitators feel supported (e.g. through training or addressing other identified needs) will emphasise the value that TSA see in them.

3. **Ensure there is an appropriate monitoring and evaluation process for YTB going forward.** Following this evaluation, it will be crucial that TSA has a system in place for reliably capturing outputs (e.g. number of attendees, gender, age ranges, dates of workshops, location). One method may be to develop a cover page for the YTB facilitator to complete as part of submitting the feedback sheets. This may also be a means of identifying which workshops are more or less accessible.

4. **Establish an evaluation process that embeds a feedback process that TSA can act on.** For instance, to avoid excessively long feedback sheets TSA could develop four feedback sheets that are distributed on a rotating basis throughout the year. These sheets could focus on different types of questions or areas that could then inform continuous improvement of YTB. We would also suggest identifying a small number of questions that are consistent across all versions so that there is some level of consistent short-term outcome data captured.

5. **Consider the most cost-effective ways to capture longer term outcome data.** This evaluation identified the difficulty in following up with participants through more traditional
methods (e.g. online surveys). It would be worth TSA considering the best and most cost-effective ways to capture longer term outcome data (for example, updating the app to include opportunities for feedback there, or facilitators following up with attendees). Identifying a key proxy indicator or measure (rather than extensive surveys or interviews) would be another aspect to consider improving response rates.

6. **Consider how YTB can be promoted as an activity that can be undertaken outside of crisis periods.** Ultimately, YTB is a preventative or early intervention opportunity for the community. This may be a question of marketing or of how YTB is presented. This is something that may be worth exploring from this perspective with the view of improving the accessibility of the program.
4 Results in detail

4.1 Participants of the You're the Boss workshop program

4.1.1 Overview

Prior to this evaluation there was no data on the types of people that attend the YTB program. As such, this section will briefly explore:

- some of the demographic information of YTB participants to help provide context for the program and the results
- feedback from facilitators on the accessibility of YTB, including how attendees normally come to find out about the program.

4.1.2 Demographic of You’re the Boss participants

Prior to this evaluation there was no data on the demographics of YTB participants. As such, the online follow-up survey gathered this information from respondents to help provide an indication of the types of people who undertake YTB.

The survey captured the gender (Figure 2), age (Figure 3), household type (Figure 4) and income level (Figure 5) of respondents. Notably:

- 66% of respondents were female (38 participants)
- 41% of respondents were aged between 40-54 (24 participants)
- 42% come from a household with children (24 participants)
- 41% of respondents’ households earn less than $25,000 per year (24 participants).

This data\(^8\) helps contextualise the findings of the evaluation in terms of ‘who’ undertakes the YTB workshop.

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\(^8\) This is not to say this demographic data is representative of the entire program. Rather, it simply helps to provide an idea of who the participants are and their socio-economic position. This also contextualises the results, as the respondents all completed a feedback sheet as well as the online survey.
Figure 2: Breakdown of follow-up survey respondents by gender (n=58)

Figure 3: Breakdown of follow-up survey respondents by age (n=58)
4.1.3 Accessibility of You’re the Boss workshop

To further understand the types of people who undertake the YTB workshop, facilitators were asked how participants tend to take part in the program. All ten respondents indicated that, in their experience, attendees come to YTB through either:
• referral from other services (e.g. through building good networks with other groups)
• being a part of community organisations, which facilitators can target
• a requirement to attend as part of other programs (e.g. they are on long-term welfare).

Examples provided by facilitators include:

*I receive a lot of self-referrals, through word of mouth recommendations from former clients, where I undertake YTB on an individual basis.*

*A couple of different approaches – Firstly, I go into different services and offer YTB for their clients. The other approach is that I conduct the sessions in the general community. I advertise through press media, radio, promotion through stalls at community events.*

*Usually through running a stall at networking days/community events, through organisations wanting for us to give the workshop. We also have clients through a local rehabilitation centre (ongoing program). I administer YTB informally on a one on one basis as well.*

Most improvements for access related to providing resources for more advertising. For instance, providing flyers or holding the workshops in locations more accessible:

*If we could have promotional materials provided to advertise the program that would be good. We have very limited funding to print. It would also be good to provide money boxes to participants to take away. Also, a location near the train station would improve accessibility.*

However, this evaluation did not focus on understanding why people would not attend the workshop, as it was more important in this early stage to understand what the benefits and outcomes are for YTB attendees. In future, TSA could consider exploring the accessibility of the program for potential clients – for instance, whether the ways in which people hear about YTB captures what the program is about and how it might be useful for them.

4.2 Delivery of and satisfaction with the YTB workshop

4.2.1 Overview

The purpose of this section is to explore the evaluation questions related to the delivery of the YTB workshops. This includes:

• Facilitators’ understandings of the purpose of the workshop
• Participant satisfaction with the workshop
• Participant feedback on the workshop (including suggested improvements)
• Facilitators’ suggested improvements

Thus, this section will address three of the main process-related evaluation questions:

1. What do participants and facilitators feel works well in the delivery of the Program? (e.g. content, style, language, booklet)
2. How satisfied have participants been with the Program?
   a. Did participants learn something they did not know or gain a new insight?
   b. What was the most helpful thing about the workshop?
   c. Was the time spent in the workshop, overall, a positive experience?
3. What opportunities for improvement (if any) do participants and facilitators feel could be made to the YTB Program?

This will be done through exploring:

- feedback from facilitators in terms of the training they have received and their experience as it relates to YTB
- YTB participant immediate feedback provided at the end of each workshop via feedback sheets, including their views on the presenter and the workshop content
- evidence for changes in knowledge and intentions to change behaviour among YTB participants.

4.2.2 Delivery of You’re the Boss

Facilitator training and experience

Facilitators were asked to provide some background on the training they had undertaken or received to become a facilitator of YTB. These includes:

- Formal training in financial counselling (4 participants)
- Informal training through TSA (4 participants)
- Informal training through external providers (3 participants)
- Formal training in education (2 participants)

Other specific examples of training for facilitators include observations of YTB facilitators, MoneySmart workshops and experience from previous roles.

In some instances, facilitators did not cite any formal training, with one indicating they have self-developed their skills:

[No formal training. I have developed skills through my previous experiences in different workplaces. YTB facilitator]

One facilitator was also specific in stating that they had not received training for YTB:

Not for YTB. YTB is quite unique in the way it can be delivered. I think it would be great to accredit the training so there was more consistency with the way it was run. Isn’t that the key to success? YTB facilitator

Respondents did not have specific suggestions, beyond recommending orientation processes for new facilitators:

I think when TSA have new staff, they really need to help orientate people as to how to facilitate the workshop. When I started I had to teach myself how to deliver it. It would be really great if they provided new staff with more support e.g. have a video about how they deliver YTB.

Thus, while most of the interviewed facilitators who made a comment were positive about the training opportunities they had access to and had received, this was not universal across all respondents.
From the attendee perspective, participants were able to rate their facilitator out of five (1 = lowest, 5 = highest) in terms of their knowledge and clarity. The results are presented in Figure 6.

As can be seen:

- 95% of facilitators were rated a four or five out of five for their knowledge on the content area.
- 97% of facilitators were rated four or five out of five for their clarity in their presentation.

No ratings were given lower than three and these only by 5% or less of respondents. This highlights the skill level of facilitators in terms of content area and presentation regardless of the training they had received.

Discussions during the summit workshop at the end of the project suggest that YTB is, ultimately, about relationships between participants and the facilitator. Thus, while training and backgrounds vary, the YTB facilitators are all good at building rapport with YTB attendees.

![Figure 6: Participant ratings of facilitator knowledge and clarity (n=434/435)](image)

### 4.2.3 Participants’ satisfaction with You’re the Boss

**Participant feedback on the workshop**

YTB participants were able to provide feedback on their experiences in the workshop through feedback sheets collected by the facilitators.
The feedback sheets captured data across a number of different areas, including:

- feedback on the presenter
- usefulness and general satisfaction with the workshop
- whether they would recommend the workshop to others.

**Overall, participants were very positive about the YTB workshop experience, including its usefulness and the nature and relevance of the content.**

Workshop feedback sheets indicate that the majority of participants were satisfied with the program across a number of key areas (see Figure 7). This includes:

- 96% rated the workshop four or five out of five for usefulness
- 93% rated the workshop four or five out of five for satisfaction
- 91% rated the workshop four or five out of five for their ability to understand the content
- 82% rated the workshop four or five out of five for relevance of the topics covered.

![Figure 7: Summary of participant responses collated from workshop feedback sheets (n=432-437)](chart)

In follow-up phone interviews, participants were asked to comment further on the knowledge of the facilitator and their ability to address their needs. Each of the 13 respondents gave affirmative answers. For example:
He engages everyone, he knows how to talk to people and feel comfortable, good presenter and personality, makes you feel at ease

He was/is great. Very approachable, doesn’t make you feel stupid asking questions. Really nice.

Good, nothing to complain about. She was really energetic and easy to listen to.

Another key measure for participant satisfaction is whether they would recommend the YTB program to others.

The data suggests that, overwhelmingly, participants see the program as worth the time, with 92% indicating they would recommend the workshop to others. Only 1% of attendees (less than 5 people) indicated they would not recommend the workshop to others.

![Figure 8: Workshop feedback from participants on recommending the YTB program to others (n=445)](image)

During the follow-up survey, participants were asked to reflect on whether they felt the YTB workshop was a good use of their time. Notably, 82% of respondents felt that, in the months following their attendance, YTB was definitely worth their time. The remaining 18% felt it was an OK use of their time.

This is consistent across the different demographic results with the vast majority of respondents in each demographic category indicating it was ‘definitely worth their time’ (see Table 7 in Appendix 2). This suggests that the YTB workshop appeals to a broad range of people.
Figure 9: Participant reflections on whether YTB was worth their time (n=50)

Changes as a result of the workshop

The workshop feedback sheets also asked participants: *If anything, what do you plan to do differently in handling your finances as a result of this workshop?* Of the 445 sheets collected, 314 (71%) gave an answer to this question (Figure 10), indicating an intention to put new learnings and insights into practice.
Participants were able to provide feedback on the topics found most useful. As can be seen in Table 2, budgeting and topics related to budgeting (e.g. ‘everything’, or ‘everyday costs’) were the most useful. This aligns with the data in Figure 10, with people intending to make changes to ‘everyday costs’.
Summary of participant satisfaction and early outcomes

The majority of participants indicated that their experience in the workshop was a positive one. This is demonstrated by:

- consistently high feedback across the feedback sheets (Figure 7)
- the follow-up online survey (Table 7) indicating the workshop was a good use of time
- the participant interviews (explored further shortly).

Our online survey asked participants to share one thing they remembered or learned in the workshop. Of the 58 total respondents, 48 (83%) gave an answer to this question, with several clearly related to a new learning or insight, for example:

Gave me lots of interesting information about independent living stuff I feel like I should've learnt in high school.

That I could learn to juggle money, and could have a weekend away.

The teacher was amazing and went through things very well I fully understood and therefore have started a new style of living which has worked out and there is some money starting to save for upcoming bills :)

---

Table 2: Topics found most useful by workshop participants (n=408)

<table>
<thead>
<tr>
<th>Total</th>
<th>Category</th>
<th>Sub-total</th>
</tr>
</thead>
<tbody>
<tr>
<td>185</td>
<td>BUDGETING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Budget/money plan</td>
<td>126</td>
</tr>
<tr>
<td></td>
<td>Saving</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Spending habits, family history</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Goals</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Spending leaks</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Tracking spending</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Scarcity/Abundance</td>
<td>4</td>
</tr>
<tr>
<td>74</td>
<td>EVERYTHING</td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>EVERYDAY COSTS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Energy saving &amp; comparing retailers</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Prioritising needs versus wants</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Meals</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>General</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Shopping</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Christmas spending</td>
<td>2</td>
</tr>
<tr>
<td>46</td>
<td>TIPS, SERVICES, RESOURCES</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>CREDIT &amp; LOANS</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>MISCELLANEOUS</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>BILLS – e.g. payment, prioritisation</td>
<td>9</td>
</tr>
<tr>
<td>9</td>
<td>SUPERANNUATION</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>SCAMS</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>DEBT</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>BANKING</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>INSURANCE</td>
<td></td>
</tr>
</tbody>
</table>

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Of the 13 participants who took part in the follow-up phone interviews, all but one said they still felt the YTB program had been a good use of their time. The other respondent indicated it had still been a positive experience however, and an ‘OK use of time’. The only concern was that “… because it’s only a short amount of time, she did ask too many questions that took us away from agenda, it did give people the option to voice concerns, but took away from main program”

Facilitators’ observations of participant satisfaction

To help supplement the data collected from participants, the facilitators were also asked to comment on whether they felt YTB participants were satisfied with the workshop.

Nine out of the ten interviewed facilitators discussed their observations of participants’ satisfaction of the YTB workshop. As can be seen in Table 3 below, most (seven) of the facilitators indicated that participants are usually very positive, though much of the comments are quite general, rather than about specific content they liked.

Two facilitators also indicated that they found participants tended to be eager for a follow-up one-on-one session with them as a result of the workshop.

Table 3: Observations of participant satisfaction by YTB facilitators (n=9)

<table>
<thead>
<tr>
<th>Observations</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>General positive comments provided by attendees</td>
<td>Eight comments (seven facilitators)</td>
</tr>
<tr>
<td>Participants eager for a follow-up one-on-one session</td>
<td>Two comments (two facilitators)</td>
</tr>
<tr>
<td>Satisfaction is linked with their engagement in the content (mandated attendees tend to be less engaged)</td>
<td>Two comments (two facilitators)</td>
</tr>
<tr>
<td>The ability to understand content and to provide feedback can be limited by numeracy and literacy issues</td>
<td>Two comments (two facilitators)</td>
</tr>
</tbody>
</table>

Examples of the general positive comments provided by facilitators include:

*Common feedback is that ‘I didn’t realise there were so many options available [to get out of financial stress’]. Also, that people come to realise that talking to these agencies can help move things forward, that it helps. (YTB Facilitator)*

*The majority of people, even the ones that haven’t wanted to attend, say positive things, and can state two things that they will change. (YTB Facilitator)*
**Workshop participants’ suggested improvements**

On completion of the workshop, participants are asked to give any suggestions for improvements to the YTB program. The feedback forms also asked participants to list any topic they found less useful, and whether there were any additional topics that should have been included.

In general, the topics participants felt were less useful were those not personally relevant in their own financial situation, e.g. “Centrepay as I knew already”.

Regarding topics participants felt should be covered, suggestions included “Protecting your pre-marital financial assets and financial independence in marriage”, “More services for single parents”, and “Mortgage payments”.

Two respondents suggested working through a mock budget as a group.

General suggestions for improvements included having more visual material and videos, holding an ice-breaker/introduction, and making the session’s longer (19 respondents – the most common suggestion).

Only 3 suggested that sessions should be shorter. Participants were also asked for suggestions for improvement as part of the online follow-up online survey, and again, 4 respondents suggested more time was needed. Other suggestions included providing recipes to participants, and holding catch-up sessions on budgeting.

A full list of suggestions for improvement is given in Appendix 3.

**Facilitators’ suggested improvements**

Eight of the 10 interviewed facilitators provided suggestions for improvements to YTB. These have been summarised in Table 4.

<table>
<thead>
<tr>
<th>Suggestions</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share additional or supplementary resources that facilitators have access to</td>
<td>Five comments (four facilitators)</td>
</tr>
<tr>
<td>Formalise the YTB content further (e.g. lesson plans) to improve consistency</td>
<td>Five comments (three facilitators)</td>
</tr>
<tr>
<td>Promote YTB more widely (e.g. radio and tv) to increase awareness of its availability</td>
<td>Three comments (three facilitators)</td>
</tr>
<tr>
<td>Make changes to the booklet (e.g. more pictures / less reading and writing to cater for less literate attendees)</td>
<td>Three comments (two facilitators)</td>
</tr>
</tbody>
</table>
The most common suggestion from several facilitators was to share the resources that they distribute to participants to other facilitators. One participant was hesitant to include these in the YTB booklet; rather it was sharing resources that facilitators could provide as supplements:

> I give out an exercise book and call it a spending diary. I give essential handouts according to the group I am working with. For example, Good Shephard good insurance, picture references for clients with literacy and numeracy issues. I have so many tools outside of YTB that I supplement [the booklet] with. You don’t want to add things to the YTB booklet as it would be too big. (YTB Facilitator)

The second most common suggestion was to formalise the content of YTB further. In this instance, the facilitators were referring specifically to the lack of ‘consistency’ in terms of the content:

> The program should have consistency... We have to make everything up ourselves. (YTB Facilitator)

Examples of what ‘consistency’ would mean tended to be tied to lesson plans and other similar educational tools.

4.3 Outcomes of the You’re the Boss workshop

4.3.1 Overview

The purpose of this section is to explore the evaluation questions related to the delivery of the YTB workshops. This includes:

- outcomes of the YTB program, in the shorter and longer term
- extent to which participants have made positive changes to their financial approaches

Thus, this section will address three of the outcome-related evaluation questions:

4. To what extent has the Program achieved its immediate and intermediate outcomes as per the Program Logic (Figure 1)?
5. Is there any evidence that longer term outcomes have been achieved or may be achieved in the future?
6. To what extent have participants made positive changes to their financial approaches that are attributable to the Program?

This will be done through an exploration of follow-up data collected from participants via an online survey (58 participants) and follow-up interviews (13 participants). As these numbers are relatively low, it is not advisable to extrapolate these outcomes across the entire population of YTB attendees. However, the results provide an indication of the types of outcomes that are felt which could then be explored by The Salvation Army into the future.

4.3.2 Short and medium-term outcomes

Overall, there is evidence to suggest that the YTB program is achieving its primary immediate and intermediate outcomes. For example:
As was noted, workshop feedback sheets indicated a high level of trust in facilitator’s knowledge (Figure 6) and understanding of workshop topics (Figure 7). Participants had noted improved awareness of financial tools, services and management techniques, and an increased motivation to put learnings into practice (Figure 10). The most common categories of response related to creating and sticking to a budget (47%) and managing everyday expenses (17%) (see Figure 10 for a summary and Table 5 for the main categories of responses).
Table 5: Main categories of response in answer to the question: What do you plan to do differently in handling your finances as a result of this workshop? (Workshop feedback sheets)

<table>
<thead>
<tr>
<th>Total</th>
<th>Category</th>
<th>Sub-total</th>
</tr>
</thead>
<tbody>
<tr>
<td>213</td>
<td>BUDGETING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Create a budget</td>
<td>94</td>
</tr>
<tr>
<td></td>
<td>Saving /reducing spending</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>Track spending</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Make goals / stick to them</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Evaluate budget often</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Evaluate habits and attitudes</td>
<td>5</td>
</tr>
<tr>
<td>75</td>
<td>EVERYDAY COSTS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prioritise needs over wants</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Change shopping habits</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Energy saving</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Menu plan, reduce spending on food</td>
<td>10</td>
</tr>
<tr>
<td>76</td>
<td>GENERAL</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Be more aware/cautious</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Specific actions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.g. Use the information to help with clients (10); cut back on alcohol/cigarettes/coffee etc (4); save bonuses; shop online;</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Compare products &amp; contracts; read fine print</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Miscellaneous</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Discuss plans / advice with others</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Filing/record keeping</td>
<td>2</td>
</tr>
<tr>
<td>34</td>
<td>BILLS/EXPENSES</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Payment methods, e.g. envelope system, separate accounts</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Bills and rent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.g. awareness of when bills are due; learn how to read bills; prioritisation</td>
<td>15</td>
</tr>
<tr>
<td>31</td>
<td>TIPS &amp; RESOURCES - access services, download apps etc.</td>
<td>8</td>
</tr>
<tr>
<td>8</td>
<td>BANKING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manage accounts better</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Check bank fees</td>
<td>3</td>
</tr>
<tr>
<td>7</td>
<td>SUPERANNUATION - check super</td>
<td>7</td>
</tr>
<tr>
<td>5</td>
<td>CREDIT &amp; LOANS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Avoid credit cards/loans</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Avoid rent-to-buy schemes</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>INSURANCE - check insurance cover &amp; details</td>
<td>2</td>
</tr>
</tbody>
</table>

Responses to the online follow-up survey (administered approximately a month after attendee workshop attendance) indicated this awareness and motivation had lasted beyond the immediate period following the workshops.
When asked: *Please share one thing that you remember or learned in the workshop*, most comments revolved around being aware of spending habits, reducing spending and sticking to a budget (see Figure 11 and Table 6 for the breakdown of responses).

Forty-two respondents (87.5%) said they had been able to apply this advice to their own situation. Examples include:

- *I’ve started budgeting and when I withdraw money from the bank I put the money in envelopes for different things so I can’t spend any more money;*
- *I got a Visa Debit but not a credit card;*
- *Delaying gratification and not spending on little impulse items in order to buy better quality shoes that last longer.*

![Figure 11: Topics given in response to the question: Share one thing you remember or learned from the workshop? (Online follow-up survey; n=48)](image-url)
Table 6: Main categories of response in answer to the question: Please share one thing you remember or learned from the workshop? (Online follow-up survey)

<table>
<thead>
<tr>
<th>Total</th>
<th>Category</th>
<th>Sub-total</th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>BUDGETING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Budgeting</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Saving /reducing spending</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Habits, attitudes</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Goal setting</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Tracking spending</td>
<td>3</td>
</tr>
<tr>
<td>10</td>
<td>BILLS/EXPENSES</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bills, general</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Separate money into envelopes or accounts</td>
<td>6</td>
</tr>
<tr>
<td>9</td>
<td>EVERYDAY COSTS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Energy saving tips</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Needs vs. wants</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Menu planning</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>GENERAL</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Miscellaneous</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Can’t remember</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>TIPS &amp; RESOURCES</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>CREDIT/DEBT: Don’t get a credit card</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>BANKING: Banks that don’t charge fees</td>
<td></td>
</tr>
</tbody>
</table>

Overall, survey respondents also reported increased confidence levels and awareness or knowledge of further tools and assistance to help with their financial situation. For example, 42% of follow-up survey respondents indicated they were ‘much more confident’; while 46% indicated they were ‘a little more confident’ in managing their finances (Figure 12).

Table 8 (in Appendix 2) indicates changes to confidence as a result of the workshop, broken down by gender, age, household type and income. Findings were consistent across demographics, with 90% of participants reporting increased confidence in managing their finances after attending the workshop.

In response to the question: Since attending the workshop, do you feel you know where to look for more assistance or tools to help with your financial situation? 47 of the 52 responses (90%) reported in the affirmative, indicating continuing financial awareness and capability post-YTB workshops.
4.3.3 Longer term outcomes

To assess longer term outcomes, we undertook follow-up phone interviews with attendees of YTB workshops who had completed both a feedback sheet and online survey. Interviews were conducted between one and six months after they had completed an online survey. Interviewees consented to be contacted as part of the online survey, though numbers were relatively low (13 interviews). Participants’ original answers to questions on and knowledge/awareness of tools for assistance and changes in levels confidence (from online surveys) were followed-up to determine whether the reported outcomes were lasting or continuing.

These areas were the focus for follow up based on the progression of outcomes in the program logic (Figure 1) which would suggest longer term outcomes are largely based on knowledge and awareness of tools and services, as well as confidence.

All 13 respondents said they still knew where to go to access further assistance or tools to help with their financial situation, should the need arise. Most (10) also indicated they were continuing to access, or had already accessed, such services. For example:

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As noted previously, this was partly due to contact information changing between data collection. During the summit work with The Salvation Army it was discussed that follow-up data collection is likely to be a challenge populations that are more vulnerable or disadvantaged that are attending the workshop. As such, in future it will be important to make it as easy as possible for people to participate, and to incentivise their involvement (i.e. provide a gift card as a thank you for filling out the survey).

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Their (The Salvos) support network has been the most important thing. Gave me a place to start - ... Kate and Fiona (facilitators) in particular, really great and always there when you need them; She (Karen) came to speak to us again about bills, how electricity is going up and how to cope and plan for the future; Yes - I'm still using the YTB app ... Haven't seen financial counsellors, haven't needed to though. I haven't gone and sought financial advice or anything, but still know where to go if I needed to.

With regard to confidence, all 13 had previously reported increased confidence in their own financial management ability (online survey: 7 were ‘a little more confident’, 6 were ‘much more confident’ as a result of the workshop). When asked: Do you still feel this way? 12 of the 13 indicated they did. One respondent said ‘yes and no’; saying that the advice ‘does work’, but that bills were an ongoing struggle.

Ultimately, these responses are not representative given the relatively low number of follow-up interviews that were undertaken. As such the results should be taken as an indication of the types of longer term outcomes that have occurred for participants, but the outcomes we have evidence for are not necessarily representative.

That said, across the short, medium and longer-term feedback and results are overwhelmingly positive. As such, one next step for The Salvation Army could be to explore novel ways of capturing longer term outcome data at a larger scale in a way that is not resource intensive (e.g. through the use of a small number of proxy indicators or measures).

4.3.4 Attribution of changes to You’re the Boss

As part of the online survey participants were asked to share their primary financial goals. Progress towards achieving these goals was then measured in the follow-up phone interviews. Though response numbers were low, all the interviewees bar one reported moderate to fair progress towards achieving their stated goals (Figure 13).

The one exception stated life circumstances beyond their control as being the reason for the lack of progress thus far:

I'm more aware of where I should be in terms of saving, can't say I've achieved it though. Partner has been diagnosed with dementia, changed our lives and priorities. Also with Christmas and family things, things have been a bit of a nightmare in the last few months. YTB participant
Most (11 out of 13) stated that the YTB program had helped towards achieving their goals (7: helped a lot, 4: helped a little, 1: not sure).

The online survey and phone interviews also asked participants whether they had applied the advice/learnings gained from the workshop to their own situation, and in what way.

**Data indicated that most had been able to make some positive changes to their financial approaches.** As mentioned in Section 4.3.2, of the 48 responses in the survey - 42 (87.5%) said they had applied the advice and only 6 (12.5%) said they had not.

**Follow-up phone interviews indicated this trend was continuing longer-term with all but one stating they had continued to apply the advice/learning gained from the workshops.** Importantly, responses suggest that these longer-term changes are attributable to YTB:

- *I do my shopping once a fortnight and have extra left over now, I never did before.*
- *I just found myself thinking more, when money was available, just questioning - am I just comfort spending? or just going on a shopping spree? It makes you re-evaluate what you really need. It's about restraint.*
- *I used to just have one account, now I have three. So, it's good to separate out my money for different things, according to my savings plan.*
- *[I started an] Christmas account started straight away, it's been really helpful. Have quite a lot in there already.*
[Previous survey: “save by eliminating small things such as a cup of coffee each day”] Yeah, that’s how we’ve saved. Not spending on everyday items, lunch and coffee.

[The facilitator] still plays a really important role. Follow up advice has been really great. Food budgeting (advice) in particular has been really helpful, use it every day;

I’ve now downloaded ‘Track My Spending’ app; during Christmas period used this all the time.

These results also support the finding from the previous section about the longer-term outcomes for participants in terms of changes in behaviour, and increased confidence and feelings of support. Importantly, these changes (at least from the perception of respondents) are attributable directly to their engagement with the YTB program and the facilitator. Respondent’s positive feedback in relation to the facilitator suggests that this is one component that has contributed strongly, in particular the ability for participants to follow-up with the facilitators directly.

Thus, the YTB facilitator is an important link and contributor to the outcomes and benefits felt by YTB participants. Their ability to respond to the needs of the individual and provide advice following the session appears to play a strong role in the way that outcomes and change manifest.

4.4 Discussion

The purpose of this section is to explore the following questions:

7. Have there been any unexpected consequences as a result of the Program?
8. What evidence is there that the YTB approach is more effective than traditional information provision approaches?

For KEQ 7 we draw on the draw gathered that relates to negative or unintended outcomes. For KEQ 8 we reflect on the results and the discussion undertaken during the summit workshop. In particular, the role of establishing positive relationships between the facilitator and participants.

4.4.1 Unintended outcomes

There is very little data that suggests there are any negative or unintended outcomes. As has been shown, most participants are positive about YTB and the information provided through the sessions. Among YTB participants there are only a small number of examples, primarily from case worker attendees:

The clients I attended with all have mental health issues - slowing the group down to enable these people to participate wholly would be of benefit. YTB participant

4.4.2 You’re the Boss as part of a financial literacy support system

Early in the evaluation planning process TSA expressed an interest in understanding more how YTB compares to other information provision approaches. By this we mean:

- one-on-one counselling or coaching
- self-servicing through online resources
As the scope of the project was focused on YTB, rather than on comparing different programs, we can instead highlight some of the benefits of the YTB model – one of which being the group-based approach to learning.

Other studies\textsuperscript{10} have found many benefits with the group based approach to learning, such as:

- peers can provide support to each other
- being a member of a group makes participants feel less alone (important in high-risk populations)
- group members appreciated being able to give advice to others, building a sense of self-esteem and autonomy.

However, the same study, finds that on occasion individuals prefer one-on-one support when dealing with financial matters.

Some of these perspectives were echoed by the YTB facilitators:

- \textit{I like to use the group, they have so much to say and I learn from the participants.}
- \textit{I do actually, I think it is amazingly effective, I think when people share their experiences, there is lot of knowledge and to tap into that it\textquotesingle}s powerful.}

Nine of the ten facilitators made specific comments to the effectiveness of group-based learning. However, most also included caveats to this:

- Need to make sure multiple participants are included (5 facilitators)
- Needs to be complemented by one-on-one support (4 facilitators)
- Needs the right trainer and resources to work (3 facilitators).

One facilitator had indicated that they follow up with clients after sessions where possible, to help “keep the conversation going”.

Given that, the data that has been collected through this evaluation and the discussion at the summit workshop, the case can be made that there is more value in seeing YTB as one mechanism by which different audiences and groups can be engaged in conversations around financial literacy, rather than as a one-off or isolated service.

They now have the ability to access one-on-one support (noting that the YTB feedback sheets allow participants to opt in to be contacted), they could be referred to other services some direction to spending tracking apps, websites or other tools or they might not need any more specific help.

However, as has been shown at different stages of this evaluation, participants come from a variety of backgrounds and contexts (e.g. demographic backgrounds, income, life circumstances). Importantly, there were instances where participants had unexpected situations impact on their ability to manage their finances (a partner being diagnosed with dementia for instance).

Thus, in addition to the positive outcomes that YTB participants achieve, this evaluation also highlights the importance and value in seeing YTB as a starting point and that context and life

circumstances can impact on participant’s ability to improve their financial literacy. Figure 14 provides a conceptual diagram of this:

- an individual sits in a particular context (e.g. their support network, income, ‘rainy day’ situations)
- they attend the YTB workshop and thus enter a ‘financial literacy support system’, where they are then able to access coaching / counselling, are referred to other services or seek out online resources
- they may not access anything (it may have been for reassurance for instance), but they are now more confident or aware in how to access those other services or resources if they need it (i.e. to re-enter the system).

The entire time though they sit within their particular context and situation, which can also change. To cater to these unique contexts through a group-based session is difficult, however the YTB approach does demonstrate value when viewed as a way to spread ‘the basics’ and to cater to a variety of knowledge levels. Importantly, it can then be used as a way to reach those who might need more intensive support through one-on-one coaching or counselling and increase individual’s awareness of ways to get help or advice prior to situations of crisis.

Figure 14: You’re the Boss as part of a system
Appendix 1  Methodology in detail

A1.1 Inception meeting
A start-up meeting was held with The Salvation Army on the 13 January, 2015. The items that were covered included:

- introductions of key staff members at TSA and FPC
- discussion on objectives of the evaluation
- discussion on the methodology and process for conducting the evaluation
- confirming the date for the evaluation planning and program logic workshop.

A1.2 Evaluation planning and program logic workshop
An evaluation planning and program logic workshop was held in Sydney with The Salvation Army. The purpose of the workshop as to:

- articulate objectives for the Program
- Develop a logic for the Program which articulates outcomes in the immediate, intermediate and long term
- discuss evaluation questions
- discuss data sources and data collection methods.

A1.3 Feedback forms
Hardcopy feedback forms are collected by TSA on the You’re the Boss Program. These feedback forms will form part of the evaluation, with questions focusing on:

- practicality of the workshop
- level of satisfaction
- whether the materials were understandable
- relevance of the content
- how it was presented

The hardcopy forms were regularly provided to FPC by TSA to be entered into a spreadsheet. These forms also captured details for participants who consented to be contacted for follow-up data collection.

A1.4 Scoping interviews
As part of setting up data collection 14 scoping interviews were conducted with YTB participants. These interviews were very broad and helped to develop the online survey questions. The questions would be derived from the outcomes articulated in the program logic.

Participants in the scoping interviews received a $20 Visa gift card as a thank you for being involved in the survey.

A1.5 You’re the Boss workshop follow-up survey
Based on the results of the scoping interviews, FPC developed an online survey that was distributed to participants over the course of approximately eight months. This was distributed to all YTB participants that consented to be contacted.
Questions to be asked in the survey would be linked to the Program Logic outcomes, however we expect that it would include:

- gathering basic demographic data (for example, age, gender, income, type of household such as ‘family with children’)
- quantitative (scaled) questions across the program (breadth) to enable comparison of responses based on demographic data
- qualitative (open-text) questions to explore depth, including particular improvements or suggestions for the program.

The additional benefit of an online survey is that time for data analysis is not heavily influenced by the number of respondents and as such would be an efficient way to gather data.

An early lesson in the roll-out of the survey was the need to include incentives for participants to complete the questions. As such, a $10 Coles Myer gift card was used to help encourage participation.

In some instances, participants did not have e-mail addresses. As such, a hard copy version and reply-paid envelope was posted. These hard copies were then entered into a spreadsheet with the online survey data.

**A1.6 You’re the Boss workshop follow-up interviews**

The purpose of the phone interviews was to gather data on the longer-term changes resulting from the workshop. Due to the difficulty in gathering current contact details only 13 interviews were completed. These were primarily qualitative in nature and looked to complement and add depth to the survey responses.

Development of the questionnaire ensured that they do not overlap with the qualitative questions from the online survey (i.e. the focus would be specifically on impact / stories on participants’ experiences since their participation in the program).

**A1.7 You’re the Boss Facilitator interviews**

To help triangulate the data collected from participants, interviews were conducted with 10 facilitators. The Mentors contributed to the process evaluation component of the evaluation, though some did comment on longer term changes. Interviews were semi-structured and completed over the phone.

**A1.8 Data analysis**

Analysis used both qualitative and quantitative techniques to summarise and synthesise evidence against each of the questions and, where necessary, aggregate data to answer higher-level questions. This helped inform the recommendations in the report.

Qualitative data was analysed thematically—grouping, summarising and quantifying themes that emerge from open-ended questions. Quantitative data was analysed using descriptive statistics. Results are presented in a mix of graphs, figures and diagrams.

Analysis will be undertaken with a focus on answering the KEQs and ensuring the findings and recommendations are useful to TSA.
A1.9 Reporting
Following data analysis, a draft report was developed. This was provided to The Salvation Army for their review and feedback. FPC would then integrate any comments and produce a finalised version for TSA in Microsoft Word 2010 (.docx) and PDF formats.

A1.10 Summit workshop
A summit workshop was held in Sydney on the 25th of May, 2017, with relevant You’re the Boss staff to discuss the results of the evaluation. One of the primary aims was to discuss how the findings and recommendations could be presented to ensure they were both useful and actionable for the organisation.

Ultimately, summit workshops are part of a process used by evaluators to present evaluation findings to clients. These workshops offer a forum for participants to come together and discuss the evaluation data and findings, contribute to the development of recommendations and discuss their implications.
Appendix 2  Breakdown of participant responses by demographic data

Table 7: Participant responses on whether YTB was a good use of time by demographic data

<table>
<thead>
<tr>
<th>Category</th>
<th>Sub-category</th>
<th>Number</th>
<th>It was a waste of my time</th>
<th>It was an OK use of my time</th>
<th>It was definitely worth my time</th>
<th>Not sure</th>
</tr>
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<tr>
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<tr>
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<td>0%</td>
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<td>0%</td>
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<tr>
<td></td>
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<tr>
<td></td>
<td>Family with children</td>
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<tr>
<td></td>
<td>Shared household</td>
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<td>0%</td>
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<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
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<tr>
<td></td>
<td>Prefer not to say</td>
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<td>0%</td>
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Table 8: Perceived change to confidence in financial management broken down by demographic data

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<tr>
<th>Category</th>
<th>Sub-category</th>
<th>Number</th>
<th>My confidence has not changed</th>
<th>I am a little more confident</th>
<th>I am much more confident</th>
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<td>0%</td>
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<td>0%</td>
</tr>
<tr>
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<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Household type</td>
<td>Single person household</td>
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<td>55%</td>
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<td>0%</td>
</tr>
<tr>
<td></td>
<td>Couple household</td>
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<td>50%</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Family, only adults</td>
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<td>0%</td>
<td>40%</td>
<td>60%</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Family with children</td>
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<td>10%</td>
<td>43%</td>
<td>48%</td>
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</tr>
<tr>
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<td>0%</td>
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<td>0%</td>
<td>33%</td>
</tr>
<tr>
<td>Income</td>
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<td>18%</td>
<td>36%</td>
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<td>33%</td>
<td>67%</td>
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<td>0%</td>
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<tr>
<td></td>
<td>Prefer not to say</td>
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<td>0%</td>
<td>33%</td>
<td>56%</td>
<td>11%</td>
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</tbody>
</table>
Appendix 3  

Suggested improvements
Participants’ comments on topics considered less useful (Table A1), potential topics for inclusion (Table A2) and potential improvements to the YTB program (Table A3), all taken from workshop feedback sheets. Duplicates have been removed.

Table A1. Topics rated less useful by workshop participants.

<table>
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<th>Total</th>
<th>Category</th>
<th>Sub-total</th>
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</thead>
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<tr>
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<td></td>
</tr>
<tr>
<td></td>
<td>All / yes *</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>General</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>EVERYDAY COSTS</td>
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</tr>
<tr>
<td></td>
<td>Food budgeting</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Needs vs Wants</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Super</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Shopping</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Scams</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>TIPS, SERVICES, RESOURCES</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>CREDIT AND LOANS</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>BUDGETS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Budgeting</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Personal Experience</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Scarcity/abundance</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Debt / insolvency</td>
<td>2</td>
</tr>
<tr>
<td>1</td>
<td>BILLS</td>
<td>1</td>
</tr>
<tr>
<td>1</td>
<td>INSURANCE</td>
<td>1</td>
</tr>
</tbody>
</table>

* respondents who answered ‘All’ or ‘Yes’ may have misread the question; most were still positive regarding the YTB workshops in general.

Table A2. Suggestions for topics to include in the YTB Program. Brackets indicate the number of suggestions for the particular topic.

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</thead>
<tbody>
<tr>
<td>16</td>
<td>GENERAL</td>
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<tr>
<td></td>
<td>Coming into $ and trying not to blow it</td>
</tr>
<tr>
<td></td>
<td>Education Finance</td>
</tr>
<tr>
<td></td>
<td>Home insurance</td>
</tr>
<tr>
<td></td>
<td>Housing</td>
</tr>
<tr>
<td></td>
<td>how to make your pay last longer</td>
</tr>
<tr>
<td></td>
<td>I think about law</td>
</tr>
<tr>
<td></td>
<td>interest</td>
</tr>
<tr>
<td></td>
<td>life support stuff?</td>
</tr>
<tr>
<td></td>
<td>More services for single parents</td>
</tr>
<tr>
<td></td>
<td>Mortgage payments</td>
</tr>
</tbody>
</table>
Protecting your pre-marital financial assets and financial independence in marriage
scams
Tax, insurance, request info
very low incomes
working with independent teenagers
Yes- how to get started i.e. managing/starting afresh

9
BUDGETS
Budgeting/Budget practicals (2)
Budgeting - using savings when not eligible for Centrelink payments
Doing a mock 'budget' together i.e. a longer session (2)
Money habits
More on budgeting
Savings (2)

3
SUPERANNUATION
Have inquiry - superannuation
Super (2)

2
BILLS

2
DEBT
debt (loans)
Debt traps

2
ENTITLEMENTS
Centrelink entitlements
Government Benefit Entitlements

1
BANKING INFORMATION

Table A3. Comments regarding potential improvements.

<table>
<thead>
<tr>
<th>Number</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Should be longer</td>
</tr>
<tr>
<td>15</td>
<td>OTHER</td>
</tr>
</tbody>
</table>

should have these on school holidays when people are financially stressed near to Christmas;
Ice-breaker at beginning of workshop;
If we knew where to go if we did have an issue without people knowing your business;
less time working on answers and questions;
like to learn the computer;
lunch;
More realistic budget figures;
one on one;
Perhaps in "where to go from here" though I'm aware that Kristen would be a good start;
sheets - small print not good for those who have low literacy / numeracy skills;
tips on how to talk (language) to use with clients for each topic;
Was some issues with PowerPoint that would require fixing, but was a really well presented & useful workshop;
Yes. Girls wear name tags & introduce themselves so we aren't just a bunch of strangers

14 More information/activities, e.g.
Budgeting single parenting payments specifically because majority are receiving this Centrelink payment;
I am interested to find out more on how to access part of my super for medical expenses;
Maybe more topics covered. I.e. how-to grocery shop, how to understand loans;
More depth in ways to save on your everyday utilities;
more of interest fees/interest mechanism (2);
More practical aspects for referrers to complete some case management goals with clients around financial issues prior to seeing financial counsellors;
Perhaps visuals - comparing actual groceries, different brands of same item, price difference;
depend information (2);
Less handouts more content on savings/investments;
more activities;
More practical discussion;
show more videos or statistics

4 Yes*

3 Should be shorter

* respondents who answered 'Yes' may have misread the question; most were still positive regarding the YTB workshops in general.