

Evaluation Plan: Process Evaluation for Hypothetical AmeriCorps Program

Introduction: This evaluation plan describes a process evaluation for Financial Empowerment Corps (FEC), an AmeriCorps State and National (ACSN) program dedicated to improving the lives of vulnerable community members through financial education and empowerment. Through this evaluation, FEC hopes to learn more about how the program is being implemented across the ten sites and whether members and supervisors are receiving adequate and appropriate training.

Program Background and Problem Definition: Saving and managing money are important skills that many individuals lack. The inability to understand and manage debt, income, savings, and investments can make a difference between enjoying a comfortable life and living paycheck to paycheck. While some may be able to afford the services of a professional financial planner or manager, many Americans, especially those who are low-income, must manage their own personal finances. Knowing the basic principles of money management can help low-income or disadvantaged individuals climb out of poverty, insulate themselves from economic shocks, and plan for a comfortable future. Unfortunately, these skills are not taught in many schools and are not offered at an affordable price by lending institutions. FEC seeks to fill this gap with financial education and empowerment administered through local credit unions, lending organizations, and financial institutions.

FEC is a 10 site ACSN program in the greater Cincinnati region that places members in credit unions and local financial institutions to provide financial counseling to low-income individuals, retirees, and young people. Members also assist with financial seminars and informational fairs, and recruit experienced financial professionals to serve as volunteers in a credit counseling program. In 2014, FEC will have 5 full time AmeriCorps members at each site for a total of 50 members. This evaluation will only focus on the financial counseling component of FEC members' work.

Members are matched with clients on a first come first served basis by the site location's AmeriCorps program manager. Before their first meeting, clients take a short survey to determine their needs; this is administered by the local credit union or financial institution. Members then build a personalized education plan based on FEC's financial education and empowerment curriculum, which is administered over the course of twice weekly client meetings for 2-4 weeks. For example, many members work with clients on issues related to student loan and credit card debt. Using the core curriculum materials developed for student loan and credit card debt education, members work with clients to develop a savings and debt management plan, as well as develop realistic strategies to prevent further accrual of debt. According to a site survey conducted annually, most members work with clients to address issues of student loan and credit card debt, family budgeting, and basic saving for retirement.

If there is a severe or persistent need, members refer clients to FEC volunteers, who are recruited based on their careers in the finance industry, or host site staff for additional services. Each member has a maximum caseload of 10 clients at any given time.

Past Research and Existing Evidence¹

Program Theory, Logic Model² and Outcomes of Interest

FEC's theory of change holds that individuals can most efficiently and effectively manage their money if they are educated and empowered with the relevant knowledge to do so. Low-income individuals in particular benefit, as they are not able to access these resources from professional financial planners and managers. Research shows that one-on-one, intensive counseling, using a curriculum constructed based on industry best practices, is the best way to educate and empower clients because it allows for personalized instruction that adapts to client circumstances and needs, challenges, and pre-existing knowledge. Multiple counseling sessions allow for the development of a learning plan that can comprehensively address clients' diverse and numerous needs, and allow for application of some of this knowledge in real time; clients can then troubleshoot emergent problems with their counseling member.

The short term outcomes targeted by FEC are that clients will increase their knowledge of basic components of personal finance; and that they will gain the knowledge and skills to address a current financial challenge they are experiencing. Medium and long term outcomes targeted by FEC are that clients will apply the education learned through the counseling program to make significant progress towards solving, or will solve, a current financial challenge.

Research Questions to be Addressed in the Study

This process evaluation will address the following questions:

1. How is the FEC program being implemented by the 10 sites spread throughout the greater Cincinnati area? What does the program look like at each of the sites?
 - a. To what extent are AmeriCorps members at each site administering the curriculum according to FEC written standards?
 - b. Does administration of the curriculum differ within or among sites?
 - c. How do site supervisors manage the FEC program at each site?
2. Are members receiving appropriate types and amounts of training to adequately serve their clients?
3. Are site supervisors adequately trained to oversee members and troubleshoot with clients?

Study Components

¹ This is where you will record and describe past research conducted by your organization, academics and researchers, or similar programs that supports your intervention. Describing the evidence base of your program puts the present evaluation into context, situating your research questions and evaluation design amongst those already addressed. This information demonstrates how the current study will build on past work, avoiding duplication and providing useful information to your organization and to others with similar interventions.

² You should attach a logic model and theory of change to your evaluation plan. You may use the logic model submitted as part of your application for funding.

Evaluation Design and Rationale

The design for this study will be mixed methods, utilizing existing quantitative data collection tools and some additional qualitative methods. To gather quantitative data, member entrance and exit surveys and performance measures instruments (e.g. the quantitative portion of member and site supervisor activity logs, used for annual reporting to CNCS) will be used. To gather qualitative data, we will conduct semi-structured interviews with two randomly selected AmeriCorps members from each of the 10 sites. Two focus groups (5 participants per group) of randomly selected AmeriCorps members will also be held to explore differences in the program across sites. We will also hold semi-structured interviews with each site supervisor, as well as semi-structured interviews with representatives from FEC's parent organization. At the end of the program year, we will collect the qualitative portions of members' monthly activity and reflection logs, as well as site supervisors' monthly logs. Finally, the evaluator will conduct observations of members' orientation activities and quarterly trainings.

The study will span 12 months of data collection to accommodate the program year. Activity and reflection logs will be submitted to the evaluator monthly. Member entrance and exit surveys will be administered at the start and conclusion of the program year, respectively. Performance measures data will be submitted to the evaluator quarterly, and past performance measures and survey data will be sent to the evaluator at the beginning of the evaluation period. Interviews and focus groups will be spread out across the second half of the program year to minimize burden on each site and will begin approximately six months after the beginning of the term of service. This will allow members to become fully oriented to their activities and for the program to ramp up services to their full implementation level. In addition to attending member orientation at the beginning of the program year, the evaluator will attend the quarterly training and development seminars provided to members. The evaluator will receive all programmatic materials that members use in the course of their service activities, as well as all training and development materials FEC provides for member development. The evaluator will also spend one work day at four of the sites conducting observations. The sites will be selected to represent the diversity of clients, members, and demand for services across the FEC program.

The main strength of this process evaluation design is that it makes efficient use of extant data collection tools and processes in place at FEC sites. Qualitative data collection will take place to elicit information not routinely provided on member surveys and in member and supervisor activity and reflection logs. Additionally, the evaluation will create a baseline that FEC administrators and sites can use to monitor progress in the future, and contributes to building long term administrative data that can help to explain changes in outputs and outcomes over time (perhaps as part of a performance management system or in a future evaluation). Finally, the design makes efficient use of site supervisor and evaluator time and minimizes the burden on clients.

There are a few limitations to this study. The main challenges will be that certain data points or indicators that might be of interest may not be currently collected in the existing instruments we plan to use. These instruments may need to be altered to ensure we collect all the data points needed for analysis. Another challenge is that members' workload fluctuates throughout the year, with members having a reduced workload in the first month after orientation and in the last month before exiting.

Heaviest workloads are seen in the intermediate months, but can vary from site to site. Observational activities and qualitative data collection must be scheduled during these intermediate months to provide an accurate assessment.

Sampling Methods, Measurement Tools, and Data Collection

As described above, the quantitative measurement tools used in this process evaluation will be member entrance and exit surveys and existing performance measurement tools (e.g. monthly activity logs). Qualitative data will be gathered through interviews, focus groups, the qualitative portions of member and site supervisor activity logs, and evaluator observations gathered onsite.

Procedures

Analysis Plan

To analyze quantitative data, the evaluator will conduct basic descriptive statistics and assemble a baseline performance profile for the program as a whole and for each individual site.

To analyze the qualitative data, the evaluator will use NVivo analytic software to code the interview and focus group data and identify relevant themes. Member activity logs, site supervisor activity logs, and narrative onsite observations will also be coded and analyzed for relevant themes.

Institutional Review Board (IRB) Clearance

Our evaluator will submit an IRB clearance package to their firm's review board. We anticipate expedited clearance due to our rigorous informed consent materials and risk mitigation procedures that we plan to implement. Nevertheless, we have allotted 2.5 months for clearance in our timeline.

Evaluator Qualifications³

Reporting Results, Timeline and Budget Factors

Timeline

Our overall time allotted for this evaluation is 3 years. The first year will cover evaluation planning, hiring an evaluator, securing IRB approval, and reviewing instruments and protocols with the evaluator. The second year will cover data collection, and the third year will cover analysis and reporting. Below is a more detailed timeline:

- Evaluation plan development- Aug. 2013-Dec. 2013
- Hire an external evaluator- Oct.-Nov. 2013
 - Vet plan with evaluator- Nov.-Dec. 2013
 - Orientation to program, sites- Dec.-Feb. 2014
- Review data collection instruments and protocols

³ You can either attach an evaluator resume or bio to the plan, or briefly describe their experience conducting evaluation work similar in size and scope to the current evaluation.

- Feb. 2014-May 2014
- IRB approval- May-July 2014
- Gather existing survey and performance measures data- July-September 2014
- Orientation to evaluation with members and staff- July 2014
- Begin data collection- late Aug. 2014
 - Continue data collection- late Aug. 2014-late Aug. 2015
- Close data collection- late Aug. 2015
- Clean and prepare data- Sept.- Oct. 2015
- Analysis- Oct.-Dec. 2015
- Write evaluation report- Nov.-Dec. 2015
 - Submit report to CNCS as part of recompute grant application- Dec. 2015
 - Generate derivative products for website, annual report, other funders- Jan.-Mar. 2016
- Lessons learned and reflections (with program staff and evaluation team)- Jan. 2016

Budget

Even though we will be using existing survey instruments, performance measures instruments and data, and existing member and site supervisor activity logs, we expect additional data collection costs for this process evaluation due to the extent of qualitative data collection activities. Fortunately, our data collection and management system is robust and can supply the evaluator with the necessary quantitative data, and with some qualitative data, at virtually no cost. We have budgeted \$100,000 for this evaluation. In addition to CNCS funding, we have combined earmarked evaluation funds from two other funders, and are covering the remainder of the costs through unrestricted funds. Roughly 20% of our three-year evaluation costs are allocated to the first year of the study; year two is allocated 45% of costs; and year three is allocated 35%.

Reporting Results

We plan to develop an evaluation report to submit with our recompute application in the winter of 2015 that documents the activities and results laid out in this evaluation plan.

FEC has a number of other constituents, including clients, sites, and other funders, that are interested in the results. A short brief will be developed by FEC staff to disseminate to private donors, members, and alumni that highlights the major findings from the study. A summary of the evaluation report will be generated by FEC staff for attaching to grant applications. Additionally, a lessons learned report will be developed by the evaluator and FEC staff to reflect on the process evaluation and plan for future evaluation activities.

Finally, FEC staff will develop recommendations to follow up on the results generated by this process evaluation. We expect that to include a plan for ongoing formative assessment and improved routine data collection. Challenges identified in the process assessment and the lessons learned report will be reviewed by program staff and board members to assess areas where business processes should be changed so as to better serve clients and better engage members. Specifically, we will review the

implementation of the FEC curriculum across the sites. If the curriculum is not being delivered as intended, we will assess the types of supervisor and member training needed to address this. If it appears that the methods of delivering the curriculum may be flawed, we will discuss which specific delivery components need to be altered. Also, we will review how member training is implemented at each site to see if it is being implemented as planned; depending on the extent to which training deviates from the program's intended member training plan overall and by site, we may provide additional resources to all sites, or require corrective action from sites not meeting standards. Program and site sponsor staff will collaborate to implement any changes needed at each site.