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Extension-Led Training for Human Services Providers on Use of a Financial Empowerment Tool

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Abstract

We investigated the effectiveness of an Extension-led training for human services providers on Your Money, Your Goals: A Financial Empowerment Toolkit, a resource developed by the Consumer Financial Protection Bureau. Results from pretests, posttests, and focus group research indicate that participants significantly increased confidence in their ability to understand, access, and convey financial information. Recommendations include making adjustments to improve future trainings and addressing the need for additional financial literacy professional development. We offer lessons learned that Extension professionals can use to expand the reach of financial empowerment education and can apply to other trainings for professionals, regardless of discipline.

Keywords: [financial education](#), [financial empowerment](#), [human services providers](#), [Your Money Your Goals Toolkit](#), [professional development](#)

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Introduction

Financial capability is essential to clientele served by Extension. Educators often work with economically vulnerable individuals and families who may be facing unemployment, volatile incomes, health problems, and other circumstances that create obstacles to achieving financial goals and effectively managing money. In addition to struggling to make ends meet, these individuals face higher interest rates, increasingly use alternative financial services, have limited financial literacy, and require support with regard to budgeting, using credit, choosing financial products, and understanding consumer financial protection (Consumer Financial Protection Bureau, 2014; Despard & Chowa, 2013).

In addition to working directly with individuals and families, Extension educators provide professional development training to others, including human services providers (HSPs), who also work to help economically vulnerable consumers. HSPs, including social workers and case managers, have ongoing contact with clients who are overextended both emotionally and financially (Birkenmaier & Curley, 2009; Sherraden, Laux, & Kaufman, 2007). HSPs are vital to instilling financial empowerment and capability in their clients (Boehm, 2002). Essentially, HSPs are responsible for enhancing their clients' ability to be self-sufficient; however, many do not have adequate personal finance knowledge to assist their clients with managing their money (Frey et al., 2016; Sherraden et al., 2007). Christy-McMullin (2011) suggested that financial capability training for HSPs should include topics such as coordinating access to financial capability services, providing financial information, connecting with entities that provide financial products and services in the community, and understanding how to protect against frauds and scams. The integration of financial capability services into the work of HSPs becomes increasingly more relevant as some states enact legislation requiring financial education as a prerequisite to receiving federal and state financial assistance (Morton, 2017).

Extension family and consumer sciences educators provide financial literacy education in collaboration with organizations such as libraries, schools, corporations, detention centers, and community organizations. These collaborations include partnering with libraries to provide financial education (O'Neill, 2013), assisting teachers in fulfilling state-mandated requirements (Pierre, Richert, Routh, Lockwood, & Simpson, 2012), training corporate volunteers to provide money mentoring programs for youths (Garcia et al., 2017), and working with state officials and correctional institution staff in serving prison populations (Richel, 2017). Likewise, Extension educators are poised to offer substantive training for HSPs. For the project described herein, Extension, through the U.S. Department of Agriculture (USDA) National Institute of Food and Agriculture (NIFA), partnered at a national level with the Consumer Financial Protection Bureau (CFPB) to train HSPs to use the CFPB-developed program *Your Money, Your Goals: A Financial Empowerment Toolkit* (YMYG) with their clientele. Specifically, 17 Extension programs across the system have participated in this train-the-trainer endeavor since the inception of the relationship. University of Maryland Extension was one of more than a dozen states with Extension programs participating as a member of the 2016 and 2017 USDA NIFA YMYG cohort.

As the University of Maryland Extension personnel involved in this effort, we conducted the YMYG train-the-trainer program and undertook a study to understand HSPs' knowledge and confidence in assisting clients in gaining financial empowerment and using YMYG resources. Our findings suggest implications for Extension educators working with HSPs, and perhaps other professional groups as well.

Program Description

CFPB developed the YMYG tool kit for use by HSPs and other frontline staff who have clients in need of financial education. This publicly available and free resource was specifically designed to help these groups understand fundamental financial empowerment principles and consumer protection issues, aid their clients in gaining financial empowerment, and refer their clients to local financial empowerment services. YMYG contains nine modules, handouts, and 43 tools (worksheets with activities) that address money management topics such as developing SMART (specific, measurable, achievable, relevant, and time-based) goals, managing income and benefits, and managing cash flow and debt. The tools that support these activities and topics include an income and financial resources tracker, a debt reduction worksheet, and a credit review

checklist. These tools help HSPs have conversations about money with their clients and assist them in setting financial goals and solving financial problems. The free YMYG tool kit can be accessed at <https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/>.

For the train-the-trainer programming we conducted, HSPs over age 18 from all regions of Maryland participated. Our team advertised and promoted six trainings, held over a 2-year period (2016 and 2017), through emails to local government agencies and directly to HSPs. We offered continuing education units for participants upon completion of the training. The training was a 6-hr 1-day event delivered in rural and suburban communities in Maryland. The training included an introduction to the CFPB and an overview of the YMYG tools. We used hands-on activities and case studies provided in the tool kit throughout the training to reinforce the curriculum provided by the CFPB.

Program Evaluation Methods

The purpose of our program evaluation was threefold: (a) to examine confidence gained from participation in an Extension-led YMYG training, (b) to assess the effectiveness of the training, and (c) to identify ways to improve future trainings. Prior to data collection, we obtained University of Maryland, College Park Institutional Review Board (IRB) approval. In accordance with IRB standards, responses to the data collection surveys were voluntary.

We collected program evaluation data both before and after the training ($n = 78$), using a paper survey developed by the CFPB. The survey included items addressing participants' confidence, opinions on trainer effectiveness, and impressions about the usefulness of the tools. We used paired t -tests to assess the extent to which the intervention influenced participants' confidence in their skills for assisting clients in gaining financial empowerment.

Additionally, our team conducted focus group research to gather more in-depth feedback on program effectiveness and suggestions for future training. We asked HSPs to participate in the focus groups through an email request after program registration. To increase participation, we offered an incentive for focus group participation. We conducted two focus group sessions with a total of 11 participants in one rural setting ($n = 3$) and one suburban setting ($n = 8$) in 2017. Focus group sessions started immediately after the training and lasted approximately 60–90 min. We compared the session audio recordings and transcripts to ensure accuracy and then organized and coded the data using MAXQDA qualitative software. We used coding to identify, label, and categorize the two sets of responses from the 47 pages of transcripts. We conducted cross-group thematic analysis to identify themes and used quotes to gauge emotional depth and to determine group-held positions and opposing opinions. To address credibility and dependability, we had an independent researcher review and confirm the data, coding, themes, and interpretations.

Program Evaluation Results

Quantitative Findings

Confidence

Results from the pretest and posttest surveys indicated that participants increased their confidence

significantly from before to after the training. Participants evaluated their confidence on a 4-point scale ranging from 1 (*very confident*) to 4 (*not at all confident*). They reported on their confidence levels related to understanding, accessing, and conveying financial information. In the pretest survey, over one third of participants (34.6%) were not at all or only somewhat confident in their ability to understand core financial management topics, such as budgeting, saving, and setting financial goals, and over a quarter (28.2%) were not at all or only somewhat confident in their ability to get help if they or their clients had questions about financial issues. Additionally, over two thirds (68.5%) were not at all or only somewhat confident in their ability to access and use tools and materials from the CFPB.

Our *t*-test results (shown in Table 1) indicated significant increases in confidence at the $p < .001$ level for almost all questions. Participants were the least confident in their ability to access and use tools and materials from the CFPB through its consumer website prior to the training, but 97.3% were confident or very confident in this area after the training. Although participants improved their confidence in all areas, some remained concerned about the skills of helping clients manage their financial challenges (12.5% reported being only somewhat confident) and providing the right financial content at the right time (9.6% reported being only somewhat confident).

Table 1.

Training Participants' Confidence Regarding Skills for Assisting Clients in Gaining Financial Empowerment

| Skill | No. of respondents | Total <i>M (SD)</i> | Very confident <i>f (%)</i> | Confident <i>f (%)</i> | Somewhat confident <i>f (%)</i> | Not at all confident <i>f (%)</i> | <i>t</i>-test (<i>p</i>) |
|---|---------------------------|----------------------------|------------------------------------|-------------------------------|--|--|---------------------------------|
| Understand core financial management topics, such as budgeting, saving, and setting financial goals | | | | | | | 4.96 (.000) |
| Pretest | 78 | 2.08 (.82) | 22 (28.2) | 29 (37.2) | 26 (33.3) | 1 (1.3) | |
| Posttest | 74 | 1.37 (.53) | 39 (52.7) | 33 (44.6) | 2 (2.7) | 0 | |
| Discuss core financial management topics with your clients | | | | | | | 6.67 (.000) |
| Pretest | 75 | 2.49 (.88) | 12 (16) | 24 (32) | 34 (45.3) | 5 (6.7) | |
| Posttest | 73 | 1.50 (.55) | 31 (42.5) | 37 (50.7) | 5 (6.8) | 0 | |
| Assess your clients' financial conditions or situation | | | | | | | 5.11 (.000) |
| Pretest | 77 | 2.25 (.81) | 13 (16.8) | 37 (48.1) | 22 (28.6) | 5 (6.5) | |
| Posttest | 72 | 1.54 (.54) | 28 (38.9) | 42 (58.3) | 2 (2.8) | 0 | |

3.49 (.001)

Research in Brief
Get help if you or your
clients have questions
about financial issues

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|---------|
| Pretest | 78 | 2.08 (.89) | 22 (28.2) | 34 (43.6) | 16 (20.5) | 6 (7.7) |
| Posttest | 73 | 1.54 (.50) | 29 (39.7) | 43 (58.9) | 1 (1.4) | 0 |

Refer clients to
community resources
such as credit/debt
counseling and tax
filing assistance

4.24 (.000)

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|----------|
| Pretest | 77 | 2.23 (.96) | 20 (26) | 27 (35.1) | 22 (28.6) | 8 (10.4) |
| Posttest | 73 | 1.56 (.62) | 30 (41.1) | 38 (52.1) | 5 (6.8) | 0 |

Know where to go for
unbiased information
or help in working with
clients

6.42 (.000)

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|----------|
| Pretest | 78 | 2.42 (.89) | 13 (16.7) | 27 (34.6) | 30 (38.5) | 8 (10.3) |
| Posttest | 73 | 1.60 (.57) | 30 (41.1) | 40 (54.8) | 3 (4.1) | 0 |

Help clients manage
their financial
challenges

4.76 (.000)

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|---------|
| Pretest | 78 | 2.50 (.86) | 12 (15.4) | 22 (28.2) | 37 (47.4) | 7 (9.0) |
| Posttest | 72 | 1.71 (.62) | 21 (29.2) | 42 (58.3) | 9 (12.5) | 0 |

Provide the right
financial content at the
right time in the
context of your case
work with clients

7.999 (.000)

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|-----------|
| Pretest | 78 | 2.67 (.83) | 7 (9.0) | 23 (29.5) | 37 (47.4) | 11 (14.1) |
| Posttest | 73 | 1.71 (.62) | 23 (31.5) | 43 (58.9) | 7 (9.6) | 0 |

Access and use tools
and materials from the
CFPB through its
consumer website

10.47 (.000)

| | | | | | | |
|----------|----|------------|-----------|-----------|-----------|-----------|
| Pretest | 73 | 3.01 (.99) | 6 (8.2) | 17 (23.3) | 20 (27.4) | 30 (41.1) |
| Posttest | 73 | 1.55 (.54) | 29 (39.7) | 42 (57.5) | 2 (2.7) | 0 |

Note. Scale: 1 = very confident, 2 = confident, 3 = somewhat confident, 4 = not at all confident. CFPB = Consumer Financial

Program Effectiveness

Four posttest questions measured perceptions of the effectiveness of the YMYG training and the value of the tool kit. For two of those questions, 98% of participants ($n = 78$) agreed or strongly agreed that the training was effective and that they felt prepared to use the tools and resources in the tool kit. Responses to the other two questions indicated that 100% of participants agreed or strongly agreed that the training would improve their ability to meet the needs of clients and that they planned to use the YMYG tools and resources they had learned about in the training.

Qualitative Findings

Findings from our focus group research also indicated that the training helped improve participants' confidence in providing financial empowerment services for their clients. The following four thematic areas emerged: content and material, training delivery, networking, and training logistics. With respect to content and material, participants considered the YMYG tool kit useful and felt more confident embarking on financial conversations with clientele. Participants perceived that the content was relevant and could be tailored for a multitude of client uses. Participants also reported that they learned about the financial empowerment resources offered by the CFPB. In terms of training delivery, participants enjoyed the hands-on activities and case studies that were incorporated into the training. Participants in the focus groups also appreciated the opportunity to meet and network with other professionals in the community. Sharing struggles and successes enhanced the value of the training. In terms of training logistics, participants reported feeling rushed and suggested that there was not enough training time to go over the materials. Participants suggested extending the training over multiple days. Select participant quotes organized by thematic area are presented in Table 2.

Table 2.
Participant Quotes by Emergent Themes

| Theme | Representative quotes |
|----------------------|--|
| Content and material | "I really like the tools and the fact that we can access them free for our clients and reproduce them." |
| | "We need these tools . . . this has a ton of information on where we can refer our clients to or help them go to the websites." |
| | "The content in general was very comprehensive. It had a lot of different details about banking, credit, budgeting, and everything that clients really need to know to just at least start their financial journey." |
| | "We now have a wealth of resources right here at our fingertips, which is going to be very helpful." |

Training
delivery

"I liked the facilitator asking a lot of questions. It kept the group very engaged and participative."

"It was all done in one day and we were able to get a beautiful folder with all of the content."

"The case studies were interesting. I think we all enjoyed doing those."

Networking

"We're a small community, so we have to depend on each other."

"Well, it was interactive and made us think, and we really got to know each other a little bit."

"And when I hear other people having some of the same conversations that I have with some of my members, then that also is going to boost confidence because I know that there are others dealing with the same thing . . . and so we can learn from others that way."

Training
logistics

"It was a long day because it was a lot of information."

"It became more of a compressed session. If only we had done more of hands-on activities; that was going to help me more, personally."

"I feel like it was too rushed."

In the focus group sessions, participants described their typical clients as unbanked, public benefit recipients with transportation barriers. They also characterized the clients as lacking literacy and numeracy skills, being in crisis often, and simply focusing on making ends meet rather than planning for the long term. Within the context of these realities and challenges, focus group participants expressed that their clients needed knowledge and skills in budgeting, saving, applying basic money management practices, managing public benefits, accessing available resources, and setting goals. The focus group participants perceived the YMYG tool kit as a valuable resource. However, although they found the YMYG training to be beneficial, they identified the need for additional professional development that would address financial literacy education in more depth, finance-related behaviors, and effective tools such as motivational interviewing techniques.

Limitations

Our study addressed training efforts designed to improve financial knowledge and confidence of HSPs in Maryland. The findings may not be generalizable due to the limited number of participants. Also, the CFPB-developed survey instrument was not tested for reliability and validity. Finally, it is likely that the participants were interested in improving their practice; therefore, self-selection bias is also a limitation.

Implications and Recommendations

Extension educators play an important role in financially empowering local communities through direct education and professional development of others. The results of our study reinforce the effectiveness of the YMYG tool kit and the role of Extension in HSP professional development training. Participants in our study left the training feeling prepared to apply the YMYG tools in their work and having increased confidence for

assisting clients with financial matters. Educators providing the training in the future may want to consider extending the training over multiple days or streamlining the content shared as well as offering additional content-specific and professional development training that HSPs can apply to their work and with their clients. Results from our focus group research reinforce the importance of hands-on activities, case studies, and networking in professional development training. Training in motivational interviewing or other counseling and coaching techniques for working with economically vulnerable clients also would be helpful, as indicated by our focus group participants and evidenced in the literature (Collins & O'Rourke, 2010, 2012; Despard & Chowa, 2013; Despard, Chowa, & Hart, 2012; Lapp, 2010). In general, Extension educators can develop a plan, prepare a training, and compile a financial services referral guide to meet the needs of varied audiences by drawing from the YMYG resources. An implementation guide for conducting training on YMYG can be accessed at https://files.consumerfinance.gov/f/documents/201705_YMYG_implementation-guide.pdf.

Conclusion

We examined the effectiveness of Extension-led YMYG training for HSPs. Our results indicate that the YMYG training was effective in addressing the needs of HSPs and improving their confidence. Research has suggested that HSP confidence in financial literacy is important to the goal of financially empowering their clients (Birkenmaier, Loke, & Hagerman, 2016; CFPB, 2014; Despard & Chowa, 2013; Gillen & Loeffler, 2012). The YMYG tool kit provides a series of tools HSPs can use to help clients establish goals, monitor clients' progress toward their goals, and provide clients with other relevant resources. The tools are useful for HSPs, Extension professionals, and individuals seeking financial knowledge alike. Our findings suggest that Extension educators can enhance HSPs' financial knowledge and confidence with the YMYG tools and a train-the-trainer program.

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