

## United Way Common Financial Stability Outcomes: Standards of Measurement & Practice

The purpose of this document is to provide clear definitions and parameters for each of the outputs and outcomes featured in the United Way Common Financial Stability Outcomes Framework. This effort should make it easier for participating service providers to know when to measure, how to measure, and who to measure for each of the outputs and outcomes. This effort will also make data easier to understand in the aggregate, which will help United Way and participating providers make data-driven decisions.

The table below includes the following information:

- **Measures:** The name for each output and outcome included in the Common Financial Stability Outcomes Framework
- **Definitions:** Clear definitions and parameters for each output and outcome. This may include examples that help to clarify the range of a particular service, specific methods for calculating impact, or acknowledge special circumstances.
- **Verification Methods:** Clear list of acceptable methods of verifying that a particular output or outcome. It is important to note that there are typically multiple ways to verify each output and outcome.
- **Timing of Measurement:** This section should help providers clearly understand when an output or outcome must be verified in order to be included in an outcome report.

Please take special note of several phrases that appear frequently in the table below.

- **Services “provided through your organization”:** All outputs and outcomes should reflect services that you provide to clients either directly by your own staff or indirectly through a partner organization who works with clients you serve in a specific capacity.
- **Measured continuously:** This implies that measurement takes place as needed rather than at specific, pre-defined intervals.
- **Verified during the reporting period to be counted:** This is simply stating that the act of verifying an output or outcome must take place during the reporting period to be counted in results that are provided to United Way for any given reporting period.
- **Unduplicated:** Some measures specifically call for an unduplicated number of clients, which means that under no circumstances should an individual be included twice in the calculation. Other measures do not mention “unduplicated” in the definition, which means that there are instances where duplication is acceptable.

*Disclaimer: The information in this document was developed in collaboration with nonprofit partners and funders that operate in the North Texas region. The measures and definitions included may not be sufficient or adequate for a different community. Given the collaborative and evolving nature of this work, the information in this document is subject to change. Any questions regarding this document should be directed to Galen Smith, Director of Community Financial Stability at [gsmith@unitedwaydallas.org](mailto:gsmith@unitedwaydallas.org).*



Measure	Definition	Verification Methods	Timing of Measurement
EMPLOYMENT SERVICES	<p>Number of <b>unduplicated</b> individuals who participated<sup>1</sup> in at least one service provided through your organization that helps a person obtain and/or maintain employment.</p> <p><i>Examples of EMPLOYMENT SERVICES include:</i><sup>2</sup></p> <ul style="list-style-type: none"> <li>• Basic Job readiness training (soft skills)</li> <li>• 1:1 pre and post-employment counseling</li> <li>• Resume development</li> <li>• Job interview training</li> <li>• Job search assistance</li> <li>• Career exploration and navigation services</li> <li>• Job application assistance</li> <li>• Targeted job referrals</li> <li>• Job retention support</li> </ul>	<ul style="list-style-type: none"> <li>• Intake assessments</li> <li>• Classroom attendance rosters</li> <li>• Case management logs</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Employment services must be verified as taking place during the reporting period to be counted.</li> </ul>
EMPLOYMENT (FULL-TIME)	<p>Number of individuals who participated in EMPLOYMENT SERVICES who secured a job at 30 hours per week or more and completed their first day.</p> <p><b>Special Case: Two Jobs:</b> <i>If a client secures more than one job during the reporting period, count both jobs in the appropriate EMPLOYMENT areas.</i></p> <p><b>Special Case: Small Businesses:</b> Programs that provide small business assistance services should include all clients who start a small business (and thereby create a job for themselves) as well as all new positions created by the small business during the reporting period in the appropriate EMPLOYMENT areas.</p>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> <li>• Texas Workforce Commission database</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Employment must be verified during the reporting period to be counted.</li> </ul>

<sup>1</sup> Note that we do **not** use the word “enrollment” anywhere in the common outcomes framework because we are primarily interested in knowing how many clients are “participating” or “accessing” services during the various reporting periods, regardless of when they happen to enroll.

<sup>2</sup> Types of services pulled from Common Outcomes Survey Report Question 10 regarding the definition of Job Placement Services.

EMPLOYMENT (PART-TIME)	<p>Number of individuals who participated in EMPLOYMENT SERVICES who secured a job at less than 30 hours per week and completed their first day.</p> <p><b>Special Case: Two Jobs:</b> <i>If a client secures more than one job during the reporting period, count both jobs in the appropriate EMPLOYMENT areas.</i></p> <p><b>Special Case: Small Businesses:</b> Programs that provide small business assistance services should include all clients who start a small business (and thereby create a job for themselves) as well as all new positions created by the small business during the reporting period in the appropriate EMPLOYMENT areas.</p>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> <li>• Texas Workforce Commission database</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Employment must be verified during the reporting period to be counted.</li> </ul>
EMPLOYMENT (UNKNOWN)	<p>Number of individuals who participated in EMPLOYMENT SERVICES who secured a job with unknown hours and completed their first day.</p> <p><b>Special Case: Two Jobs:</b> <i>If a client secures more than one job during the reporting period, count both jobs in the appropriate EMPLOYMENT areas.</i></p> <p><b>Special Case: Small Businesses:</b> Programs that provide small business assistance services should include all clients who start a small business (and thereby create a job for themselves) as well as all new positions created by the small business during the reporting period in the appropriate EMPLOYMENT areas.</p>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> <li>• Texas Workforce Commission database</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Employment must be verified during the reporting period to be counted.</li> </ul>
EMPLOYMENT (TOTAL)	The sum of EMPLOYMENT (FULL-TIME), EMPLOYMENT (PART-TIME), and EMPLOYMENT (UNKNOWN).	N/A	N/A

<p>AVERAGE HOURLY WAGE AT EMPLOYMENT</p>	<p>Average hourly wage among all individuals included in EMPLOYMENT (TOTAL).</p> <p><b>Calculation:</b> AVERAGE HOURLY WAGE is calculated by adding up the hourly wages for all clients for whom you were able to verify wage then dividing by the number of clients whom you were able to verify wage.</p> <p><b>Salaried Positions:</b> <i>If a client earns a salaried position, please convert salary to hourly wage using a calculator like <a href="http://hourlysalaries.com">hourlysalaries.com</a></i></p> <p><b>Special Case: Two Jobs:</b> <i>If a client secures two jobs during the reporting period, include the wages of both jobs in your calculation.</i></p>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Hourly wage at employment must be verified during the reporting period to be counted.</li> </ul>
<p>JOB RETENTION (30 DAYS)</p>	<p>Number of individuals who satisfy <b>both</b> conditions below:</p> <ul style="list-style-type: none"> <li>• Secured employment during the current reporting period <b>OR</b> secured employment during the last 30 days of the previous reporting period</li> <li>• Remained employed 30 days post-job placement with the same employer</li> </ul> <p><b>Special Case: Two Jobs:</b> <i>If one client secures two jobs and is able to satisfy the above conditions with both jobs, count both jobs in the appropriate JOB RETENTION areas.</i></p>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> <li>• Texas Workforce Commission database</li> <li>• The Work Number</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously, ~30 days after employment is verified</li> <li>• 30-day job retention must be verified during the reporting period to be counted.</li> </ul>
<p>JOB RETENTION (90 DAYS)</p>	<p>Number of individuals who satisfy <b>both</b> conditions below:</p> <ul style="list-style-type: none"> <li>• Secured employment during the current reporting period <b>OR</b> secured employment during the last 90 days of the previous reporting period</li> <li>• Remained employed 90 days post-job placement with the same employer</li> </ul>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Employer self-report</li> <li>• Pay stub</li> <li>• Texas Workforce Commission database</li> <li>• The Work Number</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously, ~ 90 days after employment is verified</li> <li>• 90-day job retention must be verified during the reporting period to be counted.</li> </ul>

	<i><b>Special Case: Two Jobs:</b> If one client secures two jobs and is able to satisfy the above conditions with both jobs, count both jobs in the appropriate JOB RETENTION areas.</i>		
JOB RETENTION (180 DAYS)	<p>Number of individuals who satisfy <b>both</b> conditions below:</p> <ul style="list-style-type: none"> <li>Secured employment during the current reporting period <b>OR</b> secured employment during the last 180 days of the previous reporting period</li> <li>Remained employed 180 days post-job placement with the same employer</li> </ul> <p><i><b>Special Case: Two Jobs:</b> If one client secures two jobs and is able to satisfy the above conditions with both jobs, count both jobs in the appropriate JOB RETENTION areas.</i></p>	<ul style="list-style-type: none"> <li>Client self-report</li> <li>Employer self-report</li> <li>Pay stub</li> <li>Texas Workforce Commission database</li> <li>The Work Number</li> </ul>	<ul style="list-style-type: none"> <li>Measured continuously, ~180 days after employment is verified</li> <li>180-day job retention must be verified during the reporting period to be counted.</li> </ul>
ADVANCEMENT <b>*NEW*</b>	<p>Number of individuals who secured employment during the current reporting period or past reporting period who achieved one of the following indicators of advancement:</p> <ul style="list-style-type: none"> <li>Promotion along an identified career path at a business</li> <li>Increase in hourly wage or salary</li> <li>Increase in hours worked each month</li> <li>Improved working conditions (better hours or benefits)</li> </ul>	<ul style="list-style-type: none"> <li>Client self-report</li> <li>Employer self-report</li> <li>Pay stub</li> <li>Texas Workforce Commission database</li> <li>The Work Number</li> </ul>	<ul style="list-style-type: none"> <li>Measured continuously</li> <li>Advancement must be verified during the reporting period to be counted.</li> </ul>
ESL SERVICES <b>*NEW*</b>	<p>Number of <b>unduplicated</b> individuals who enrolled in an ESL course provided through your organization in order to improve written and spoken English language proficiency, life skills, and cultural competency.</p> <p><i>ESL is expected to be delivered in a classroom setting or on-line via a credible software product. ESL education should be supervised by program staff or trained volunteers.</i></p>	<ul style="list-style-type: none"> <li>Classroom attendance rosters</li> <li>Case management logs</li> </ul>	<ul style="list-style-type: none"> <li>Measured continuously</li> <li>ESL attendance must be verified during the reporting period to be counted.</li> </ul>

<p>ESL: IMPROVEMENT OR COMPLETION <b>*NEW*</b></p>	<p>Number of <b>unduplicated</b> individuals who accessed ESL SERVICES who satisfy <b>one</b> of the following conditions:</p> <ul style="list-style-type: none"> <li>Improved by at least one level during the reporting period</li> </ul> <p>Literacy levels are defined by the National Reporting System for the following assessments:</p> <ul style="list-style-type: none"> <li>Test of Adult Basic Education Complete Language Assessment System - English (TABE CLAS-E)</li> <li>Comprehensive Adult Student Assessment System (CASAS)</li> <li>Basic English Skills Test (BEST)</li> </ul>	<ul style="list-style-type: none"> <li>Internal proficiency assessments</li> <li>Standardized assessments such as the TABE CLAS-E, CASAS, or BEST</li> <li>Classroom attendance rosters</li> </ul>	<ul style="list-style-type: none"> <li>Measured at the conclusion of each ESL term</li> <li>Improvement or completion must be verified during the reporting period to be counted.</li> </ul>
<p>ADULT BASIC EDUCATION SERVICES <b>*NEW*</b></p>	<p>Number of <b>unduplicated</b> individuals who accessed an Adult Basic Education course provided through your organization that helps a person improve reading proficiency, writing proficiency, math proficiency, and/or earn a GED.</p> <p><i>Adult Basic Education is expected to be delivered one-on-one, in a classroom setting or on-line via a credible software product. Adult Basic Education should be supervised by program staff or trained volunteers.</i></p>	<ul style="list-style-type: none"> <li>Classroom attendance rosters</li> <li>Case management logs</li> </ul>	<ul style="list-style-type: none"> <li>Measured continuously</li> <li>Adult basic education participation must be verified during the reporting period to be counted.</li> </ul>
<p>ADULT BASIC EDUCATION: IMPROVEMENT OR COMPLETION <b>*NEW*</b></p>	<p>Number of <b>unduplicated</b> individuals who accessed ADULT BASIC EDUCATION SERVICES who satisfy <b>one</b> of the following conditions:</p> <ul style="list-style-type: none"> <li>Improved by at least one level in the areas of either writing, reading, or math during the reporting period, OR</li> </ul> <p>Literacy levels are defined by the National Reporting System for the following assessments:</p> <ul style="list-style-type: none"> <li>Test of Adult Basic Education (TABE)</li> <li>Comprehensive Adults Student Assessment System (CASAS)</li> <li>Wonderlic General Assessment of Instructional Needs (Wonderlic GAIN)</li> <li>The Wide Range Achievement Test (WRAT)</li> </ul>	<ul style="list-style-type: none"> <li>Internal proficiency assessments</li> <li>Standardized assessments such as the TABE, CASAS, Wonderlic GAIN, WRAT</li> <li>Classroom attendance rosters</li> </ul>	<ul style="list-style-type: none"> <li>Measured at the conclusion of each Adult Basic Education term</li> <li>Improvement or completion must be verified during the reporting period to be counted.</li> </ul>

<p>VOCATIONAL TRAINING SERVICES <b>*NEW*</b></p>	<p>Number of individuals who accessed a vocational training course provided through your organization in order to earn an industry-relevant credential, certificate, or skill.</p> <p><i>Examples of VOCATIONAL TRAINING SERVICES include, but are not limited to:</i></p> <ul style="list-style-type: none"> <li>• Construction skills</li> <li>• Information technology / A+ Certification</li> <li>• Healthcare occupations</li> <li>• Manufacturing occupations</li> <li>• Forklift operation</li> <li>• Commercial Driver's License (CDL)</li> <li>• Child Care Skills Training</li> </ul> <p><b>Special Case: Training Support Programs:</b> Clients who access case management-intensive programs that help individuals navigate, enroll in, and complete vocational training programs offered by external training providers can be included.</p> <p><b>Special Case: Two Training Programs:</b> If a client accesses two vocational training programs during the reporting period, you can count both in the VOCATIONAL TRAINING SERVICES number.</p>	<ul style="list-style-type: none"> <li>• Classroom attendance rosters</li> <li>• Case management logs</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Vocational training participation must be verified during the reporting period to be counted.</li> </ul>
<p>VOCATIONAL TRAINING COMPLETION <b>*NEW*</b></p>	<p>Number of individuals who accessed VOCATIONAL TRAINING SERVICES who completed the vocational training program.</p> <p>The definition for completion will vary by vocational training program, but should generally include some combination of pre-defined attendance, skill proficiency, and/or achievement requirements.</p>	<ul style="list-style-type: none"> <li>• Classroom attendance rosters</li> <li>• Case manager notes</li> <li>• Proficiency assessments, if appropriate</li> </ul>	<ul style="list-style-type: none"> <li>• Measured at the conclusion of each vocational training program.</li> <li>• Completion must be verified during the reporting period to be counted.</li> </ul>

	<p><b>Special Case: Two Training Programs:</b> <i>If a client completes two vocational training programs during the reporting period, you can count both in the VOCATIONAL TRAINING COMPLETION number.</i></p>		
FINANCIAL EDUCATION SERVICES	<p>Number of <b>unduplicated</b> individuals who accessed a financial education course offered through your organization in order to increase financial literacy.</p> <p><i>Financial education services should be delivered in one of the following ways:</i></p> <ul style="list-style-type: none"> <li>• Classroom setting</li> <li>• One-on-one with a financial educator</li> <li>• On-line via a credible software product</li> </ul> <p><i>Financial education should be supervised by program staff or trained volunteers.<sup>3</sup></i></p> <p><i>A list of recommended curricula can be found at <a href="http://www.mymoneydfw.com/partner-resources/">http://www.mymoneydfw.com/partner-resources/</a></i></p>	<ul style="list-style-type: none"> <li>• Classroom attendance rosters</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Financial education access must be verified during the reporting period to be counted.</li> </ul>
FINANCIAL COACHING SERVICES	<p>Number of <b>unduplicated</b> individuals who accessed one-on-one financial coaching services offered through your organization that help individuals set and make progress towards financial goals.</p> <p><i>Financial coaching is expected to be delivered one-on-one by one of the following individuals:</i></p> <ul style="list-style-type: none"> <li>• Financial coach</li> <li>• Financial counselor trained in financial coaching techniques.</li> <li>• Case manager trained in financial coaching techniques</li> <li>• Volunteer trained in financial coaching techniques.</li> </ul> <p><i>Common financial goals include:</i></p>	<ul style="list-style-type: none"> <li>• Case management / financial coaching notes</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Financial coaching access must be verified during the reporting period to be counted.</li> </ul>

<sup>3</sup> Types of services pulled from Common Outcomes Survey Report Question 10 regarding the definition of Job Placement Services.

	<ul style="list-style-type: none"> <li>• <i>Increasing income</i></li> <li>• <i>Building emergency savings</i></li> <li>• <i>Reducing debt</i></li> <li>• <i>Improving credit</i></li> <li>• <i>Saving for retirement or asset purchase</i></li> </ul>		
IMPROVED FINANCIAL CAPABILITY	<p>Number of <b>unduplicated</b> individuals who accessed FINANCIAL COACHING SERVICES who show an improvement on the Financial Capability Scale during the reporting period.</p> <p>Improved Financial Capability can be determined by comparing Financial Capability Scale score at intake with the most recent Financial Capability Scale score.</p> <ul style="list-style-type: none"> <li>○ <b>Example:</b> If a client starts the program with a Financial Capability Scale score of 3, improves Financial Capability Scale score to 6, but then drops their Financial Capability Scale score to 5, the client should be included in IMPROVED FINANCIAL CAPABILITY since 5 &gt; 4.</li> </ul>	<ul style="list-style-type: none"> <li>• Programs must use the Financial Capability Scale evaluation tool to measure this outcome.</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Capability Scale verification can coincide with scheduled financial coaching sessions</li> <li>• Financial Capability Scale improvement must be verified</li> </ul>
POSITIVE SAVINGS	<p>Number of <b>unduplicated</b> individuals who accessed FINANCIAL COACHING SERVICES or FREE TAX PREPARATION who report a positive savings balance during the reporting period.</p> <p><b>Important points on SAVINGS:</b></p> <ul style="list-style-type: none"> <li>• Savings is defined as money that is deliberately set aside for future use.<sup>4</sup></li> <li>• Savings can include money that is acquired via a match program.</li> </ul>	<ul style="list-style-type: none"> <li>• Bank account statements</li> <li>• Client self-reports</li> <li>• <i>Note: Positive savings is only expected to be monitored for clients who identify savings as a financial goal.</i></li> </ul>	<ul style="list-style-type: none"> <li>• The timing of savings balance verification will typically coincide financial coaching sessions</li> <li>• POSITIVE SAVINGS must be verified during the reporting period to be counted in an outcome report.</li> </ul>

<sup>4</sup> United Way does not specify where savings must be kept, though a separate account is preferred.

	<p><b>Defining Positive Savings:</b> Positive savings balance occurs when the amount of money in savings at the most recent verification is larger than the amount in savings at initial verification.<sup>5</sup></p> <ul style="list-style-type: none"> <li>○ <b>Example:</b> If a client starts the program with \$0 in savings, builds up to \$500 in savings, but then cuts down to \$300 in savings, the client should be included in POSITIVE SAVINGS since \$300 &gt; \$0.</li> </ul>		
<p>AVERAGE SAVINGS</p>	<p>The average savings among clients who are included in POSITIVE SAVINGS.</p> <p><b>Calculation:</b> SAVINGS AVERAGE is calculated by adding up the savings amounts for all clients included in POSITIVE SAVINGS then dividing by the number of clients included in POSITIVE SAVINGS.</p> <p>Programs should use the most recently verified savings amounts when calculating SAVINGS AVERAGE.</p> <ul style="list-style-type: none"> <li>● <b>Example:</b> The client referred to in the example above should be recorded as having \$300 in savings since \$300 is the most current amount in savings.</li> </ul>		
<p>FICO CREDIT SCORE IMPROVEMENT</p>	<p>Number of <b>unduplicated</b> individuals who accessed FINANCIAL COACHING SERVICES who report an improvement in their FICO credit score.</p> <p><b>Defining Improvement:</b> FICO credit score improvement occurs when an individual’s FICO credit score at the most recent verification is higher than the client’s FICO credit score at initial verification.<sup>6</sup></p> <ul style="list-style-type: none"> <li>● <b>Example:</b> If a client starts the program with a 550 FICO score, builds up to a 650 FICO score, but then drops to a 600 FICO score, that client should be included in the FICO CREDIT SCORE IMPROVEMENT since 600 &gt; 550.</li> </ul>	<ul style="list-style-type: none"> <li>● TransUnion and Experian FICO score approximations on CreditKarma.com</li> <li>● <i>Note: Credit score improvement is only expected to be monitored for clients who identify credit score improvement as a financial goal.</i></li> </ul>	<ul style="list-style-type: none"> <li>○ The timing of FICO credit score verification will typically coincide with scheduled financial coaching sessions.</li> <li>○ FICO credit score must be verified during the reporting period to be counted in an outcome report.</li> </ul>

<sup>5</sup> United Way is proposing this specific definition because we believe that the existence of savings is more important than steady growth in savings.

<sup>6</sup> United Way is proposing this specific definition because we believe that achieving an improved credit score overall is more important than demonstrating increases during every reporting period.

	<ul style="list-style-type: none"> <li>• <b>Note on Credit Bureau:</b> Be sure to compare FICO score approximations from the same bureau. For example, if you check TransUnion score at intake, check TransUnion score at follow-up.</li> </ul>		
<p>AVERAGE FICO CREDIT SCORE IMPROVEMENT</p>	<p>The average credit score improvement among clients who are included in FICO CREDIT SCORE IMPROVEMENT.</p> <p><b>Calculation:</b> AVERAGE FICO CREDIT SCORE IMPROVEMENT is calculated by adding up the FICO credit score improvement amounts for all clients included in FICO CREDIT SCORE IMPROVEMENT then dividing by the number of clients included in FICO CREDIT SCORE IMPROVEMENT.</p> <p>Programs should use the most recently verified FICO credit scores when calculating FICO CREDIT SCORE IMPROVEMENT AVERAGE.</p> <ul style="list-style-type: none"> <li>• <b>Example:</b> The client referred to in the example above should be recorded as having a 50 point improvement in FICO credit score since 50 is the most current FICO credit score improvement.</li> </ul>		
<p>UNSECURED DEBT REDUCTION</p>	<p>Number of <b>unduplicated</b> individuals who accessed FINANCIAL COACHING SERVICES who achieve or maintain a reduction in unsecured debt during the reporting period.</p> <p><b>Important points on unsecured debt reduction:</b></p> <ul style="list-style-type: none"> <li>• Unsecured debt is defined as debt that is not backed by an asset.</li> <li>• Common types of unsecured debt include, but are not limited to:</li> <li>• <i>Credit card debt</i></li> <li>• <i>Medical debt</i></li> <li>• <i>Student loan debt</i></li> <li>• <i>Rent and utility payments</i></li> </ul> <p><b>Defining Unsecured Debt Reduction:</b> Unsecured debt reduction occurs when an individual's amount of unsecured debt at the most recent</p>	<ul style="list-style-type: none"> <li>○ Unsecured debt must be verified by a financial coach or case manager, preferably using a debt management tool completed by a client and supported by debt statements</li> <li>○ Example of a debt management tool in CFPB's Your Money Your Goals Toolkit (p. 169): <a href="http://files.consumerfinance.gov/f/201407_cfpb_your-money-your-">http://files.consumerfinance.gov/f/201407_cfpb_your-money-your-</a></li> </ul>	<ul style="list-style-type: none"> <li>○ The timing of unsecured debt reduction verification will typically coincide with scheduled financial coaching sessions.</li> <li>○ Unsecured debt amount must be verified during the reporting period to be counted in an outcome report.</li> </ul>

	<p>verification is lower than the client’s amount of unsecured debt at initial verification.<sup>7</sup></p> <ul style="list-style-type: none"> <li>○ <b>Example:</b> if a client enters the program with \$2,000 in unsecured debt, reduces unsecured debt to \$1,000, but then increases unsecured debt to \$1,500, that client should be included in UNSECURED DEBT REDUCTION because <math>\\$1,500 &lt; \\$2,000</math>.</li> </ul>	<p><a href="#">goals toolkit english.pdf</a></p> <ul style="list-style-type: none"> <li>○ <i>Note: Debt reduction is only expected to be monitored for clients who identify debt reduction as a financial goal.</i></li> </ul>	
AVERAGE UNSECURED DEBT REDUCTION	<p>The average unsecured debt reduction amount among clients who are reflected in UNSECURED DEBT REDUCTION.</p> <p><b>Calculation:</b> AVERAGE UNSECURED DEBT REDUCTION is calculated by adding up the unsecured debt reduction amounts for all clients included in UNSECURED DEBT REDUCTION then dividing by the number of clients included in UNSECURED DEBT REDUCTION.</p> <p>Programs should use the most recently verified unsecured debt amounts when calculating UNSECURED DEBT REDUCTION AVERAGE.</p> <ul style="list-style-type: none"> <li>● <b>Example:</b> The client referred to in the example above should be recorded as having unsecured debt reduction of \$500 since \$500 is the most recently verified unsecured debt reduction amount.</li> </ul>		
BENEFITS SCREENING SERVICES	<p>Number of individuals who accessed a benefits screening service provided through your organization that helps a person identify and apply for public benefits.</p> <p><i>Examples of benefits screening services include, but are not limited to:</i></p> <ul style="list-style-type: none"> <li>● <i>YourTexasBenefits.com</i></li> <li>● <i>Community Partner Program</i></li> <li>● <i>YW Self-Sufficiency Calculator</i></li> </ul>	<ul style="list-style-type: none"> <li>● Case management notes</li> <li>● Benefits screening summary provided through software</li> </ul>	<ul style="list-style-type: none"> <li>● Measured continuously</li> <li>● Benefits screening services must be verified during the reporting period to be counted.</li> </ul>

<sup>7</sup> United Way is proposing this specific definition because we believe that the overall act of achieving and maintaining reduced debt amounts is more important than constantly reducing debt during each reporting period.

<p>BENEFITS ACCESS <b>*NEW*</b></p>	<p>Number of individuals who accessed BENEFITS SCREENING SERVICES who enrolled in one of the following public benefits:</p> <ul style="list-style-type: none"> <li>• Supplemental Nutrition Program (SNAP)</li> <li>• Nutrition Program for Women, Infants, and Children (WIC)</li> <li>• Temporary Assistance for Needy Families (TANF)</li> <li>• Supplemental Security Income (SSI)</li> <li>• Social Security Disability Insurance (SSDI)</li> <li>• Children’s Health Insurance Program (CHIP) / Medicaid</li> <li>• Head Start</li> <li>• Utility Assistance</li> <li>• Phone Assistance</li> <li>• School Meals</li> </ul>	<ul style="list-style-type: none"> <li>• Client self-report</li> <li>• Benefit documentation</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously during follow-up or financial coaching sessions</li> <li>• Benefits access must be verified during the reporting period to be counted</li> </ul>
<p>FREE TAX PREPARATION</p>	<p>Number of individuals who accessed free tax preparation services through your organization.</p>	<ul style="list-style-type: none"> <li>• Intake</li> <li>• Case management logs</li> <li>• TaxWise software (for VITA providers)</li> </ul>	<ul style="list-style-type: none"> <li>• Measured continuously</li> <li>• Free tax preparation service utilization must be verified during the reporting period to be counted.</li> </ul>