

The 'No Drama' Financial Literacy Project

Brandon Boggess, Syletta Broadnax , Mike Hoback,

Amy Koffler & Luce Terto

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### **Executive Summary**

This evaluation was conducted at the CLILA facility in the city of Dalton, Georgia. Two separate educational workshops were taught by local professionals and focused on personal financial skills and developing home gardens as a means of sustainability. A third workshop mentioned in previous documentation for community resource education was canceled due to limited resources in the area as well as outside stressors and circumstances. Evaluation of the program followed its implementation. This was completed through surveys provided to the participants and CLILA leadership to measure the application of the information learned. The surveys and interviews discovered an increase in financial and home gardening knowledge among the workshop participants. This increased understanding of the participants suggests a higher likelihood that the learned behaviors will become sustainable.

Recommendations for CLILA and others who may benefit from this financial literacy program will be included in this report. The recommendations consist of: promoting social marketing to reach the target audience, maintaining contact with the Master Gardener connection through the University of Georgia, and acquiring a plot of land near CLILA headquarters to be cultivated by CLILA clients.

### **Introduction**

This paper will consist of a background of how this project was chosen, the methods involved in collecting data, discussion of the results, conclusions and recommendations, and close with a short synopsis. All members of the project team identified by Southern Adventist University School of Social Work as Cohort Five or “No Drama” were involved in the development and implementation of the project.

Brandon Boggess was the project’s main leader. His primary function was to maintain the vision of the project, manage group member participation, facilitate meetings, and address issues amongst group members. Anthony Barnes acted as the project’s resource

coordinator and liaison to the School of Social Work.

Mike Hoback and Syletta Broadnax facilitated the development and execution of the financial literacy workshop. Mike organized the production of the workshop by acquiring the materials needed, arranging the power point, and distributing surveys and other workshop materials. Syletta partnered in the development of the power point and presented the information at the workshop with the assistance of a translator.

Amy Koffler and Luce Terto facilitated the development and presentation of the gardening workshop. Both performed research on the materials needed for the workshop, located local cost effective options, and pursued those materials through purchase or requests for donation. Amy coordinated production of the workshop by recruiting the presenting Master Gardener's expert and ensuring that handouts and other materials were made available and distributed the day of the workshop. Luce performed in a public relations role by facilitating the connection to CLILA, distributing advertising media, and partnering with the Master Gardener expert on coordinating the workshop presentation.

### **Background**

The project was connected to the Coalition de Lidres Latinos Americanos (CLILA) in October of 2011 by Luce Terto. This organization primarily serves the low-income Hispanic population in Dalton and Northwest Georgia. Prior to this, the project experienced a setback with the loss of a partnership with a different host organization. The project moved forward with the hope of impacting this community with low-income financial literacy training.

Once partnered with CLILA, the project team performed interviews with CLILA leadership and with a small sample of individual clients receiving their services. The interview questions focused on assessing the population's needs, interest in services, and present financial literacy (*Appendix A*). The information gained was analyzed and compared

to the evidence based research previously collected. Surveys were developed from this information and distributed to a larger sample (*Appendices B & C*). The interviews and surveys identified that a measure of the financial need experienced by the population was due to many of the clients being undocumented. This matched the information gained in the initial research, but other findings came as a surprise to the project team. The most impacting was that undocumented persons could not even receive basic assistance from local service providers such as the Salvation Army and food pantries. It was later learned that the recent implementation of new laws in Georgia had further restricted the ability of local organizations to serve the undocumented population. This discovery led to the addition of the home garden workshop to assist in addressing costs associated with nutritional needs.

During the project development period, a selection of the project team made periodic visits to CLILA to further cultivate relations with the clients served there. More information about the organization was learned during these visits. Of particular note was the discovery of the agency providing educational classes for English language development and citizenship application that had consistent participation within the client population. This supported the research findings which presented the target population as earnestly seeking opportunities to develop their own ability to be educated and self-sustaining.

### **Description of Evaluation Methods**

#### *Purpose of the Evaluation*

The focus of this study is to evaluate the product and outcomes achieved by the Budget and Home Gardening Workshops. The specific factors investigated were the provision of materials and relevant information required for the participants to become competent in the skills taught. The results of the study will be used for multiple purposes. First, it will provide assurance to those who donated time, money, and materials that the contributions made were put to efficient and effective use. Second, the evaluation will inform the host organization

(CLILA) as well as the guest presenter, translators, and the Latino population of what worked well and what could be improved for future workshops. Lastly, the evaluation will provide the project team and other social workers with information on best practices for cultural competency regarding the Latino audience.

### *Evaluation Design*

The evaluation takes two forms, one formal and one informal. The formal instrument provides quantitative data while the informal method provides qualitative data.

### *Data-Collection Instruments Used*

Identical pre and post-tests for assessing basic knowledge of the content, consisting of multiple choice questions, were administered to participants (*Appendices D, E, F, & G*). In addition to the tests, informal interviews were conducted with participants and CLILA leadership (*Appendix H*). The final portion involved collecting and examining the comments posted on CLILA and the project's Facebook pages.

### *Data Collection Procedures*

The brief pre and post-tests were given in written format to participants before and after each workshop. The tests were then collected and graded with the results logged. The interviews were conducted directly after the workshops and then again several days following them at the CLILA facility. The feedback on each Facebook page concerning the workshops was examined after both implementation dates had passed. Comments, "likes", and other types of feedback listed on the pages were included.

## **Discussion of Results**

After the information for each collection method was gathered and analysed, the results of each workshop were found to be positive overall. The average score on the home gardening pre-test was 66% with the average post-test score being 74%. This indicates an average increase of 11% in basic gardening knowledge amongst those participating in the

workshop. This pattern was also seen in the financial literacy workshop. The average score of the pre-test was 76% and an average of 90% seen on the post- test. This change indicates a 15.5% increase in basic financial knowledge. The interviews following the home gardening workshop returned mostly positive comments including: “I’m ready to start a garden.”, “I always wondered what kind of plants would grow here, and now I know.”, and “Now I can grow tomatoes and save money instead of buying them at the store.”

### **Conclusions and Recommendations**

Promotion of both workshops included the distribution of posters in the neighborhood surrounding CLILA, announcements at CLILA events, distribution of donation buckets at gas stations with attached information, and postings on the CLILA Facebook page. The social media strategy proved very successful, and attendance exceeded the expected range for each workshop. Additional seating had been requested prior to the implementation dates due to the high interest. Participants were able to take home materials to help support their financial management activities and five seedlings if they expressed confidence in their ability to care for the plants.

The home gardening workshop had 26 in attendance, and the financial workshop had 15. All those attending the workshops stayed through its entirety. The level of attendance, increase in test scores, and positive feedback show that the workshops covered topics of interest to the population in an effective way.

After developing, implementing, and analyzing the results of the project; the project team has three recommendations to further improve the use of these workshops in the future. The first is that local social media was exceptionally effective at reaching the target audience and the methods used can be further enhanced and expanded for promoting future events intended for them.

The second is for CLILA to continue teaching these skills for their own benefit and

for the population being served there. This is possible due to multiple members of CLILA now having adequate gardening and financial knowledge as well as the tools to teach it. This can be furthered by acquiring a small plot of land reasonably close to CLILA for the members to garden and work together. The materials from the financial workshop can also be replicated and adjusted throughout the organization without concern for the violation of copyright. This would allow them to practice and retain their skills as well as use them for CLILA events.

The third recommendation is for the continuation of the relationship between CLILA and the University of Georgia Cooperative Extension, through the master gardener. This will help provide continued support for CLILA in developing the financial management and gardening knowledge of their target population. The materials provided by the Extension in Spanish and English will also assist in facilitating future workshops.

### **Summary**

As to the workshops becoming sustainable, there is no evidence yet that this will be accomplished. The project has provided the leadership of CLILA, its volunteers, and many of its participants with financial literacy and gardening knowledge. Relationships with other organizations such as the University of Georgia Cooperative Extension and the Master Gardner Program were bridged by the project team. Materials for advertisement and facilitation of further workshops have also been provided. In addition to these, the interest of the target population and evidence of the workshops' success in teaching the information has been identified. The primary deterrent affecting the continuation of these workshops is the possibility of CLILA being unable to acquire the financial support needed to stay open. As stated previously, the addition of new laws to the state of Georgia has further complicated attempts to garner support for services to the Hispanic population. Communication from CLILA leadership regarding the continued presence of the organization has yet to be received.

However, evidence shows that the Hispanic population served by CLILA has been impacted positively by this project and the tools needed to continue it have been provided. The sustainability of this project may not lie in the form of organized presentations in a facility; but in the continued passing on of knowledge from one underprivileged person to the next trying and improve their lives one step at a time.

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Appendix

Glossary

Executive Summary.....	2
Introduction.....	2
Background.....	3
Description of Evaluation Methods.....	4
Discussion of Results.....	5
Conclusions and Recommendations.....	6
Summary.....	7
References.....	9

## Appendix A

**Project Development CLILA Interview Questions**

*(Interviews completed with Spanish translator present went needed.)*

1. What are you most interested in learning about to help your family?
2. What are your three (3) most urgent needs right now, in order of importance to you?
3. What are your financial priorities, in order of importance?
4. Have you ever had any financial training?
5. Which areas are big concerns to you? (Check all that apply)
6. Which of these sources of income does your family have? (Check all that apply.)
  - Salary/Wages
  - Social security
  - Food stamps
  - Interest from investments or savings
  - Income from rental properties
  - Commissions on sales
  - Payment for odd jobs (mowing the grass, babysitting, cooking, etc.)
7. Do you have a bank account?
8. What specific resources does the Hispanic population already have access to? (Names of food banks, clothing closets, transportation services, etc.)
9. What services in the area have been helpful to you in the past?
10. Are you interested in gardening to have more food?
11. If yes, are you more interested in having a small garden at home or one large garden to share with others?
12. Does your family have available land and time to invest in starting a garden?

## Appendix B

**Project Development CLILA Survey***(English Version)*

1. How often do you buy groceries?  
 Daily    Weekly    Every 2 Weeks    Monthly
2. Where do you shop for groceries?  
 Kroger/BI-LO    Wal-Mart    Save-A-Lot/Dollar Store    La Tienda/La Michoacana
3. Do you use coupons or plan your shopping around sales?  
 Yes    No
4. Please put these things in order of importance for spending. *For example, if paying for food is the most important expense, put a "1" by groceries.*  

___ Savings	___ Car/Transportation
___ Groceries	___ Medical/Health Insurance
___ Entertainment	___ Paying off Debt
___ Rent/Mortgage	___ Send money to family
___ Power/Water	___ Other
5. Are you interested in learning how to make a garden to add more food for your home?  
 Yes    No
6. If you answered yes to question 5, which would you be more interested in?  
 Making a small garden for your home.  
 Making a community garden to share with other households.
7. What is your gender?  
 Male    Female
8. What best describes your marital status?  
 Married    Single    Widowed    Divorced    Separated  
 Engaged    Other
9. How many children are living in your home in the following age groups? *For example if you have 2 children between 6-11 years old you will mark "2 6-11".*

\_\_\_ 0-6 years old \_\_\_ 7-12 years old \_\_\_ 13-19 years old  No children

10. Which of the following do you have at this time?

Savings Account  Checking Account  Credit Card

## Appendix C

**Project Development CLILA Survey***(Spanish Version)*

1. ¿Cuántas Veces va al Supermercado a comprar alimentos?
  - Diario     Semanal     Cada 2 Semanas     Mensual
  
2. ¿En que tienda compra los alimentos por lo general?
  - Kroger/BI-LO     Wal-Mart     Save-A-Lot/Dollar Store     La Tienda/La Michoacana
  
3. ¿Cuando hace su compra, usa usted cupones o espera los especiales?
  - Si     No
  
4. ¿Por favor, enumere los siguientes en el orden de prioridad para usted y su familia. *Por ejemplo, si la compra de alimentos significa la prioridad numero 1, entonces ponga un "1" en la casilla que dice alimentos.*

<input type="text"/> Ahorros	<input type="text"/> Carro/Transporte
<input type="text"/> Alimentos	<input type="text"/> Medico/Seguros
<input type="text"/> Entretenimiento/Vacaciones	<input type="text"/> Pagos de Deudas
<input type="text"/> Alquiler/Casa	<input type="text"/> Envio de Dinero a su familia en el exterior
<input type="text"/> Electricidad/Agua	<input type="text"/> Otros
  
5. ¿Le gustaria aprender como cultivar sus propios alimentos y asi tener mas proviciones en el hogar?
  - Si     No
  
6. ¿Si contesto la pregunta 5 afirmativamente , en cual de estos estaria mas interesado?
  - Construir una pequeña huerta en su hogar.
  - Construir una huerta en la comunidad para compartir con otros hogares y vecinos.
  
7. Estado Civil

- Hombre    Mujer    Casado    Soltero    Otro  
 Viudo    Divorciado    Separado    Comprometido

8. Por favor, describa las edades de los niños que viven en su hogar. *Por ejemplo si tiene 2 niños con edades entre 6-11 años, marque “\_2\_ 6-11”.*

\_\_\_ 0-6 años   \_\_\_\_\_ 7-12 años   \_\_\_\_\_ 13-19 años    No tiene niños

9. ¿Con que servicios financieros cuenta para manejar sus ingresos?

- Cuentas de ahorros    Cuentas de Cheques    Tarjetas de Credito    Otros

## Appendix D

**Pre and Post-Test Questionnaire for Financial Literacy Workshop***(English Version)*

1. What is a priority when you budget your money?
  - a. House
  - b. Car Payment
  - c. Car Insurance
  - d. All the above
2. What is a budget?
  - a. A Plan that spends your money on paper before you actually receive it.
  - b. A plan to pay your house off early
  - c. A plan on how to invest your money
  - d. A plan to save money
3. How often should you create a budget?
  - a. Weekly
  - b. Daily
  - c. Monthly
  - d. Yearly
4. If you are married, should you and your spouse do different budgets?
  - a. True
  - b. False
5. When is the best time to start a budget?
  - a. When you get paid.
  - b. After you pay your house bills
  - c. Next week

d. Now

6. You will need a computer to start working on your budget?

a. True

b. False

## Appendix E

**Pre and Post-Test Questionnaire for Financial Literacy Workshop***(Spanish Version)*

1. ¿Qué es una prioridad cuando el presupuesto de su dinero?
  - a. Casa
  - b. Pago de coches
  - c. Seguro de coche
  - d. Todas las anteriores
2. ¿Qué es un presupuesto?
  - a. Un plan que gasta su dinero en el papel antes de que usted lo reciba.
  - b. Un plan para pagar su casa antes de tiempo
  - c. Un plan sobre cómo invertir su dinero
  - d. Un plan para ahorrar dinero
3. ¿Con qué frecuencia se debe crear un presupuesto?
  - a. semanal
  - b. diario
  - c. mensual
4. Si usted está casado y su cónyuge deben hacer diferentes presupuestos.
  - a. mar
  - b. Falso
5. ¿Cuándo es el mejor momento para empezar un presupuesto?
  - a. Cuando a usted le pagan.
  - b. Después de pagar sus facturas de la casa
  - c. La semana que viene
  - d. Ahora

6. Usted necesitará una computadora para empezar a trabajar en su presupuesto.
  - a. Verdadero
  - b. Falso

## Appendix F

**Pre and Post-Test Questionnaire for Home Gardening Workshop***(English Version)*

1. What direction should the rows of the garden go in?
  - a. East - West
  - b. North - South
2. Should you work the garden when the soil is wet?
  - a. Yes
  - b. No
3. When should you water the garden?
  - a. 9:00 am - 9:00 pm
  - b. Noon - midnight
  - c. 9:00 am - 5:00 pm
4. Is it better to cultivate/till the soil when it is wet?
  - a. Yes
  - b. No
5. Is it important to recognize and control garden pests?
  - a. Yes
  - b. No

## Appendix G

**Pre and Post-Test Questionnaire for Home Gardening Workshop***(Spanish Version)*

1. ¿Qué dirección las filas del jardín/horta deben de tener?
  - a. Este – Oeste
  - b. Norte – Sur
2. ¿Debes de trabajar el jardín cuando la tierra esta mojada?
  - a. Si
  - b. No
3. ¿Cundo debes de mojar el jardín?
  - a. 9:00 am - 9:00pm
  - b. Medio día – media noche
  - c. 9:00am-5:00pm
4. ¿Es mejor cultivar/ labrar el suelo cuando está mojado?
  - a. Si
  - b. No
5. ¿Es importante reconocer y controlar las plagas de jardín?
  - a. Si
  - b. No

Appendix H

**Post- Project Interview Questions**

1. What are the top three things that participants learned during the financial workshop?

*(Order of most important to least)*

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2. What are the top three things that participants learned during the home gardening workshop? *(Order of most important to least)*

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3. Would you host these workshops again?

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4. Would you or any CLILA clients be willing to teach the materials learned in the workshops?

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5. How can these workshops be improved?

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