

Outcome Tracking Matrix

Topic	What to track	Suggested time of measurement	Measurement Tool or Sample Survey/Interview Questions
Financial Wellbeing	Perceived financial well-being	Loan application, Bi-annually, Graduation	CFPB Financial Well-Being Scale
Credit Strength	<p>Knowledge of how to: pull credit report, dispute errors, factors that contribute to a credit score, connect to safe credit products</p> <p>Access to: active credit, a mix of credit types, account at a mainstream financial institution</p> <p>Actions: disputes credit errors, pays bills on-time, maintains low debt balances, applies for credit only as needed</p>	Loan application, Bi-annually, Graduation	CBA's Credit Strength Framework Indicators
	<p>Number of negative items on credit report</p> <p>Number of active, positive lines of credit</p>		Credit Strength Roadmap tools
	Credit score		Credit score provided by CBA Access service or any of the three credit bureaus
	Avoidance of predatory financial products		Have you taken out a payday loan, car title loan, or deposit advance loan in the past six months? Have you rolled over a payday loan in the past six months?
	Debt-to-income ratio		Monthly budget worksheet

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Asset building	Has a savings account	Loan application, Bi-annually, Graduation	Do you have a checking account at a bank or credit union? Do you have a savings account at a bank or credit union?
	Maintains a monthly balance in savings		In the last month, did you have a positive balance in your savings account?
	Has 3 months or more in savings		If you lost your source of income tomorrow, do you have enough money in your savings account to last you three months or more?
	Net-worth		Net-worth worksheet
Success with loan	Number of on-time payments Number of times communicated with staff in advance of being late on a payment	Graduation	Client payment records in loan software Notes within loan software or client files, number of modifications completed in advance of payment due date
Assistive Technology related outcomes	Overall perceived quality of life	Loan application, Bi-annually, Graduation	On a scale of one to five, five being completely satisfied, how would you rate your quality of life?
	AT's impact on employment, education, or personal life	After loan is paid off or Bi-annually or annually	How has the AT impacted your life?
Borrower experience	Borrower satisfaction	At loan closing, Graduation	On a scale of one to five, five being completely satisfied, how would you rate your experience with [organization's name]?