

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 |
| Housing related outcomes | Access to safe and affordable housing | Loan closing, Graduation | How will/did this loan impact your ability to access or maintain housing? How long do you plan to stay in your current housing? If you needed/wanted to move, would you have the means to? |

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| <p>Housing related outcomes</p> | <p>Housing stability</p> | <p>Bi-annually or annually, Graduation</p> | <p>In the past 3 months were you able to pay rent on time? Throughout the course of your loan did you experience any of the following:</p> <ul style="list-style-type: none"> fee for a late rent payment eviction or an eviction notice an incident or condition that made you feel unsafe at home a change in housing <p>On a scale of one to five, five being completely satisfied, how satisfied are you with:</p> <ul style="list-style-type: none"> Your housing situation? Your landlord? Your neighbors? <p>Other accomplishments related to barriers—recovery, alcohol and drug related, domestic violence goals.</p> |
| <p>Borrower experience</p> | <p>Borrower satisfaction</p> | <p>At loan closing, Graduation</p> | <p>On a scale of one to five, five being completely satisfied, how would you rate your experience at[organization’s name]?</p> |