

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 |
| Immigration related outcomes | Success in attaining desired residency status | At application, Graduation | What residency status are you applying for? Were you granted the residency status that you applied for? If no, why not? |
| | Loans impact on employment, education, or personal life | After loan is paid off or Bi-annually or annually | How has the loan 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 at [organization's name]? |