



# Building Financial Capability: A Planning Guide for Integrated Services

Wednesday, November 30

# About CFED

CFED (Corporation for Enterprise Development) empowers individuals and families to build and preserve assets by advancing policies and strategies that help them go to college, buy a home, start a business, and save for now and for the future.

We combine the vision of a think tank with real-world experience to:



## Identify Good Ideas:

CFED's research finds ideas with potential for making the economy work for everyone, particularly those on the margins.



## Develop Partnerships:

CFED works in partnership with diverse organizations across the country to promote lasting change.



## Bring Them to Scale:

CFED brings together community practice, public policy and private markets to achieve the greatest economic impact.

# Presentation Overview

- Introduction to financial capability
- Why financial capability and workforce development
- Planning Guide introduction
- Recommended tools for workforce organizations

# Show of hands: Have you heard of the Building Financial Capability: A Planning Guide for Integrating Services?

[www.cfed.org](http://www.cfed.org)

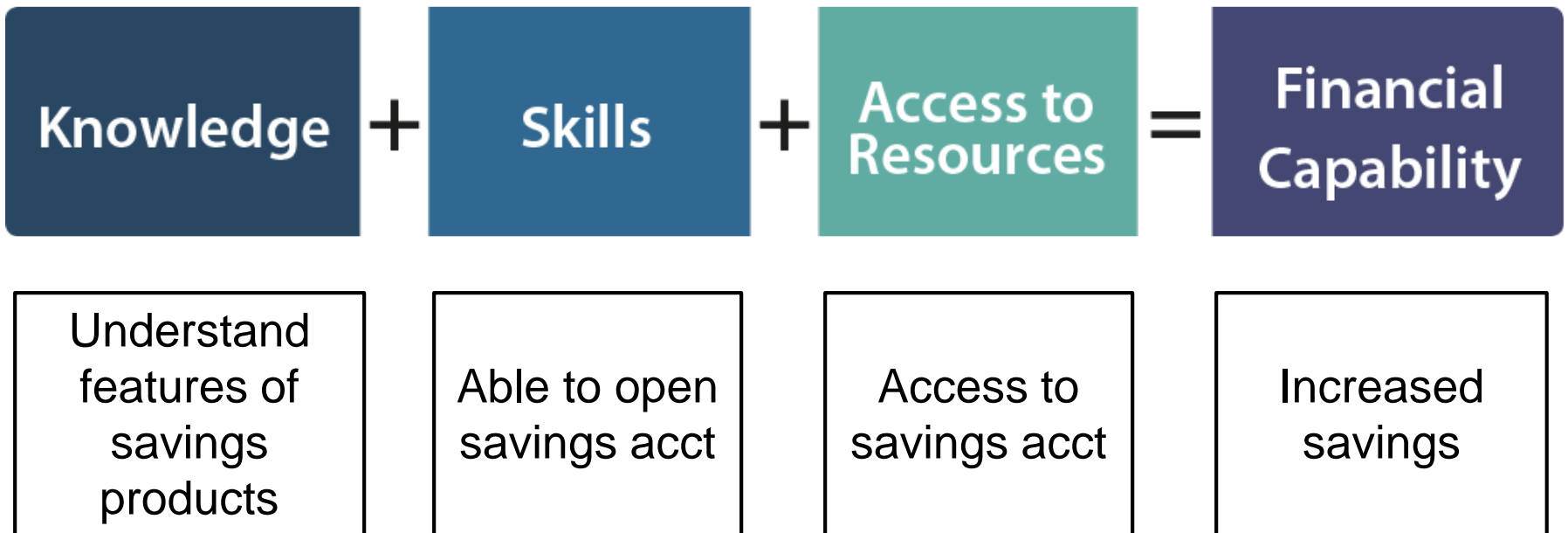


 @CFED

 [facebook.com/CFEDNews](https://facebook.com/CFEDNews)

 [cfed.org/blog/inclusiveeconomy](http://cfed.org/blog/inclusiveeconomy)

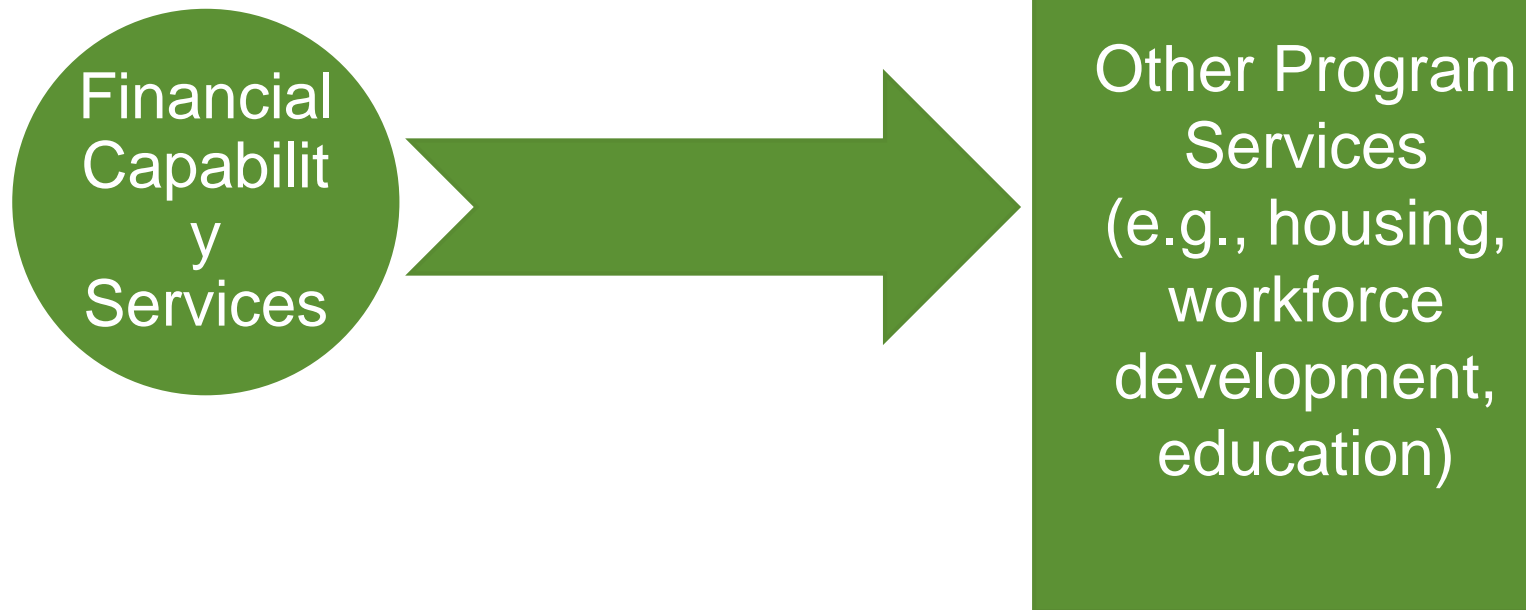
# What do people need to be able to manage financial resources effectively?



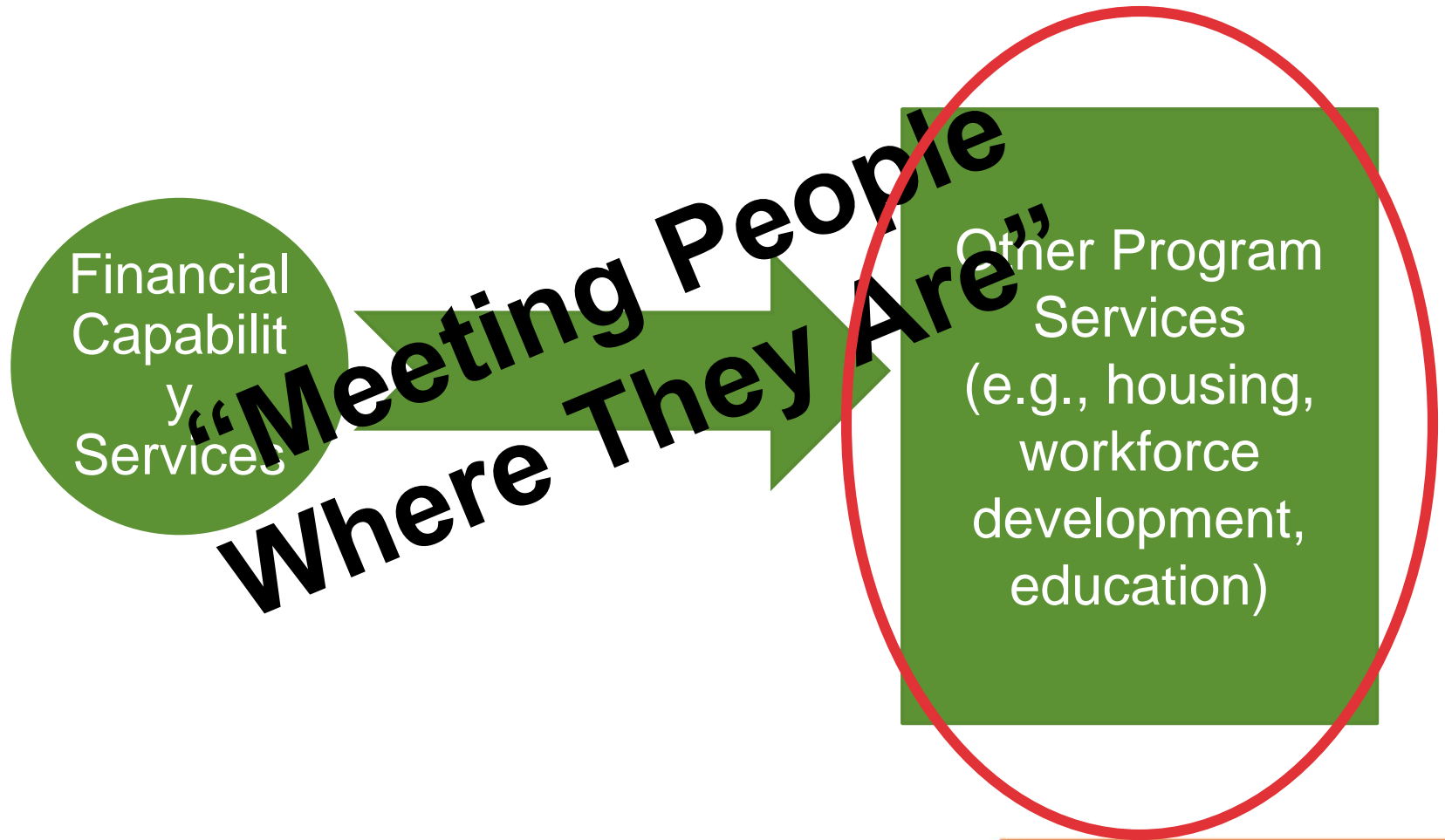
# How are organizations building clients' financial capability?

- Financial Education
- Financial Coaching
- Financial Counseling
- Credit Counseling
- Credit Building
- Access to Safe and Affordable Financial Products
- Free Tax Preparation Assistance
- Access to Federal and State Benefits
- Incentivized Savings Programs
- Asset Ownership Programs

# What is integration?



# What is integration?





# Why integrate?

**More than one service =**

**3-4X**

more likely to:

- ✓ **Attain jobs**
- ✓ **Increase income**
- ✓ **Reduce debt**

# Why integrate?

## Workforce + Financial Counseling =



Higher average monthly incomes



Higher job placement rates



Higher average salary one year later

# Example: YWCA Seattle

## What They Planned To Do

- Integrate financial capability services into our Community Jobs program
- Community Jobs provides up to six months of paid work-based learning for TANF recipients
- Economic Resilience team provides financial education and coaching for domestic violence survivors and others with low incomes
- No common ground in funding, program requirements or program outcomes

# Why They Did It

- To further our mission and make progress toward our desired impact: the elimination of race- and gender-based disparities in wealth and income
- To capitalize on the “bankable moment.”

# What They Did

- **Began weekly financial capability instruction integrated with life skills instruction**
- **Integrated financial coaching into ongoing case management**

# How We Did It

- Client interviews
- Theory of Change
- Paradigm Shift
- Client Journey Map
- Logic Model
- Staff Training:
  - External Training for Coaches
  - Internal Training for Instructor

# What is the Guide?

- Interactive resource for organizations interested in integrating financial capability services into their existing programs.
- Step-by-step process of developing a plan.
- Field-tested tools for each step.
- Practical and adaptable.

# Who is the Guide for?

- Organization-level resource.
- Directors and managers involved in planning and program design.
- Create and work with a planning team that engages various agency stakeholders.

# How the Guide can help you do this well









# What's in the Guide and How to Use It



# Table of Contents

 **Foreword**  **Executive Summary**


 **About Financial Capability Integration**  **How to Use This Guide**

 **Section 1: Envisioning Your Clients' Financial Capability**

**Tool 1:** How Your Clients Manage Now  
**Tool 2:** Outcomes That Matter  
**Tool 3:** The Theory of Change (Section 1 Capstone Tool)

 **Section 2: Building the Team**


**Tool 4:** In-House Capacity  
**Tool 5:** Inventory of Community Service Providers  
**Tool 6:** Assessment of Community Service Providers  
**Tool 7:** Deciding Who Will Deliver Services (Section 2 Capstone Tool)

 **Section 3: Moving Into Action**

**Tool 8:** Current Program Workflow  
**Tool 9:** The Referral Plan  
**Tool 10:** The Partnership Plan  
**Tool 11:** The DIY Plan  
**Tool 12:** Putting it All Together – The Logic Model (Capstone Tool for Section 3 and for the Guide as a Whole)

 **Cross-Cutting Section: Making the Case**

**Tool:** Key Stakeholder Support

 **Frequently Asked Questions**  **References & Resources**  **Appendices**  **One Stop Tool Shop**  **Acknowledgements**

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

Section 2  
Building the Team

Section 3  
Moving Into Action

Cross-Cutting Section  
Making the Case

Frequently Asked Questions

References & Resources

Appendices

One Stop Tool Shop

Acknowledgements

# Table of Contents

-  **Foreword**
-  **Executive Summary**
-  **About Financial Capability Integration**
-  **How to Use This Guide**

 <b>Section 1: Envisioning Your Clients' Financial Capability</b>	<p><b>Tool 1:</b> How Your Clients Manage Now</p> <p><b>Tool 2:</b> Outcomes That Matter</p> <p><b>Tool 3:</b> The Theory of Change (Section 1 Capstone Tool)</p>
 <b>Section 2: Building the Team</b>	<p><b>Tool 4:</b> In-House Capacity</p> <p><b>Tool 5:</b> Inventory of Community Service Providers</p> <p><b>Tool 6:</b> Assessment of Community Service Providers</p> <p><b>Tool 7:</b> Deciding Who Will Deliver Services (Section 2 Capstone Tool)</p>
 <b>Section 3: Moving Into Action</b>	<p><b>Tool 8:</b> Current Program Workflow</p> <p><b>Tool 9:</b> The Referral Plan</p> <p><b>Tool 10:</b> The Partnership Plan</p> <p><b>Tool 11:</b> The DIY Plan</p> <p><b>Tool 12:</b> Putting it All Together – The Logic Model (Capstone Tool for Section 3 and for the Guide as a Whole)</p>
 <b>Cross-Cutting Section: Making the Case</b>	<p><b>Tool:</b> Key Stakeholder Support</p>

About Financial Capability Integration

How to Use this Guide

**Section 1**  
Envisioning Your Clients' Financial Capability

**Section 2**  
Building the Team

**Section 3**  
Moving Into Action

**Cross-Cutting Section**  
Making the Case


Frequently Asked Questions


References & Resources


Appendices

One Stop Tool Shop


Acknowledgements

 **Frequently Asked Questions**

 **References & Resources**

 **Appendices**

 **One Stop Tool Shop**

 **Acknowledgements**

# Table of Contents



Foreword



Executive Summary



About Financial  
Capability Integration



How to Use  
This Guide



**Section 1:** Envisioning Your  
Clients' Financial Capability

- Tool 1:** How Your Clients Manage Now
- Tool 2:** Outcomes That Matter
- Tool 3:** The Theory of Change (Section 1 Capstone Tool)



**Section 2:** Building the Team

- Tool 4:** In-House Capacity
- Tool 5:** Inventory of Community Service Providers
- Tool 6:** Assessment of Community Service Providers
- Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



**Section 3:** Moving Into Action

- Tool 8:** Current Program Workflow
- Tool 9:** The Referral Plan
- Tool 10:** The Partnership Plan
- Tool 11:** The DIY Plan
- Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)



**Cross-Cutting Section:**  
Making the Case

**Tool:** Key Stakeholder Support



Frequently  
Asked  
Questions



References  
& Resources



Appendices



One Stop  
Tool Shop



Acknowledgements

About Financial  
Capability  
Integration

How to Use  
this Guide

**Section 1**  
Envisioning Your  
Clients' Financial  
Capability

**Section 2**  
Building the Team

**Section 3**  
Moving Into Action

**Cross-Cutting  
Section**  
Making the Case

Frequently Asked  
Questions

References  
& Resources

Appendices

One Stop Tool Shop

Acknowledgements



# Table of Contents



Foreword



Executive Summary



About Financial  
Capability Integration



How to Use  
This Guide



**Section 1:** Envisioning Your  
Clients' Financial Capability

- Tool 1:** How Your Clients Manage Now
- Tool 2:** Outcomes That Matter
- Tool 3:** The Theory of Change (Section 1 Capstone Tool)



**Section 2:** Building the Team

- Tool 4:** In-House Capacity
- Tool 5:** Inventory of Community Service Providers
- Tool 6:** Assessment of Community Service Providers
- Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



**Section 3:** Moving Into Action

- Tool 8:** Current Program Workflow
- Tool 9:** The Referral Plan
- Tool 10:** The Partnership Plan
- Tool 11:** The DIY Plan
- Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)



**Cross-Cutting Section:**  
Making the Case

- Tool:** Key Stakeholder Support

About Financial  
Capability  
Integration

How to Use  
this Guide

**Section 1**  
Envisioning Your  
Clients' Financial  
Capability

**Section 2**  
Building the Team

**Section 3**  
Moving Into Action

**Cross-Cutting  
Section**  
Making the Case

Frequently Asked  
Questions

References  
& Resources

Appendices

One Stop Tool Shop

Acknowledgements



Frequently  
Asked  
Questions



References  
& Resources



Appendices



One Stop  
Tool Shop



Acknowledgements

# Table of Contents



Foreword



Executive Summary



About Financial Capability Integration



How to Use This Guide



**Section 1: Envisioning Your Clients' Financial Capability**

**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** [Partially obscured]



**Section 2: Building the Team**

**Tool 4:** In-House

**Tool 5:** In-Home

**Tool 6:** As a

**Tool 7:** De

(Se



**Section 3: Moving Into Action**

**Tool 8:** Current P

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model

(Capstone Tool for Section 3 and for the Guide as a Whole)



**Cross-Cutting Section: Making the Case**

**Tool:** Key Stakeholder Support

- **What do I know about my clients?**
- **What is the vision of improved Financial Capability for them?**

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

Section 2  
Building the Team

Section 3  
Moving Into Action

Cutting In  
Making the Case

Frequently Asked Questions

References & Resources

Appendices

One Stop Tool Shop

Acknowledgements



Frequently Asked Questions



References & Resources



Appendices



One Stop Tool Shop



Acknowledgements

# Table of Contents



Foreword



Executive Summary



About Financial Capability Integration



How to Use This Guide



**Section 1:** Envisioning Your Clients' Financial Capability

**Tool 1:** How Your Clients May

**Tool 2:** Outcomes That

**Tool 3:** The Theory of



**Section 2:** Building the Team

**Tool 4:** In-Hour

**Tool 5:** In-

**Tool 6:** Ass

**Tool 7:** Decidin

(Section



**Section 3:** Moving Into Action

**Tool 8:** Current Pro

**Tool 9:** The Referral F

**Tool 10:** The Partnership

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The (Capstone Tool for Section 3 and for the Guide as a whole)



**Cross-Cutting Section:** Making the Case

**Tool:** Key Stakeholder Support

- **What is our internal capacity to deliver financial capability services?**
- **Who else is doing this work locally?**
- **Could we work together?**

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

Section 2  
Building the Team

Section 3  
Moving Into Action

Appendices

One Stop Tool Shop

Acknowledgements

Services Resources

Appendices

One Stop Tool Shop

Acknowledgements



Frequently Asked Questions



References & Resources



Appendices



One Stop Tool Shop



Acknowledgements



# Table of Contents



Foreword



Executive Summary



About Financial Capability Integration



How to Use This Guide



**Section 1: Envisioning Your Clients' Financial Capability**

**Tool 1:** How Your Clients Make Decisions

**Tool 2:** Outcomes That Drive Client Behavior

**Tool 3:** The Theory of Change



**Section 2: Building the Team**

**Tool 4:** In-House vs. External

**Tool 5:** Inventory of Skills

**Tool 6:** Assessment of Capabilities

**Tool 7:** Deciding on Roles (Section 2.1)



**Section 3: Moving Into Action**

**Tool 8:** Identifying Key Stakeholders

**Tool 9:** Developing a Plan

**Tool 10:** The Partnership Model

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Capstone Tool for Section 3 and for the Guide as a Whole



**Cross-Cutting Section: Making the Case**

**Tool:** Key Stakeholder Support

- How do we make this work?
- How do we alter our actions to integrate FC?
- How do we capture all this work to guide implementation?

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

Section 2  
Building the Team

Action

g

ase

Asked

nces  
resources

Appendices

One Stop Tool Shop

Acknowledgements



Frequently Asked Questions



References & Resources



Appendices



One Stop Tool Shop



Acknowledgements



# Table of Contents



Foreword



Executive Summary



About Financial Capability Integration



How to Use This Guide



**Section 1: Envisioning Your Clients' Financial Capability**

**Tool 1:** How Your Clients May Benefit

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change



**Section 2: Building the Team**

**Tool 4:** In-House vs. External

**Tool 5:** Inventory of Skills

**Tool 6:** Assessment of Needs

**Tool 7:** Decision-Making Process (Section 2)



**Section 3: Moving Into Action**

**Tool 8:** Current Programs

**Tool 9:** The Referral Process

**Tool 10:** The Pilot Program

**Tool 11:** The Evaluation Process

**Tool 12:** Putting It All Together – The Case for Integrated Services (Case Study Tool for Section 3 and for the Guide as a whole)



**Cross-Cutting Section: Making the Case**

**Tool:** Key Stakeholder Support

- Who do we need to buy-in to this effort?
- What do we know about them?
- How do we present this in the most engaging way?

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

Section 2  
Building the Team

Moving Into Action

Appendices

One Stop Tool Shop

Acknowledgements

Appendices

Appendices

One Stop Tool Shop

Acknowledgements



Frequently Asked Questions



References & Resources



Appendices



One Stop Tool Shop



Acknowledgements



## Section 1: Envisioning Your Clients' Financial Capability



**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change (Section 1 Capstone Tool)



## Section 2: Building the Team



**Tool 4:** In-House Capacity

**Tool 5:** Inventory of Community Service Providers

**Tool 6:** Assessment of Community Service Providers

**Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



## Section 3: Moving Into Action



**Tool 8:** Current Program Workflow

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)



## Section 1: Envisioning Your Clients' Financial Capability



**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change (Section 1 Capstone Tool)



## Section 2: Building the Team



**Tool 4:** In-House Capacity

**Tool 5:** Inventory of Community Service Providers

**Tool 6:** Assessment of Community Service Providers

**Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



## Section 3: Moving Into Action



**Tool 8:** Current Program Workflow

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)



## Section 1: Envisioning Your Clients' Financial Capability



**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change (Section 1 Capstone Tool)



## Section 2: Building the Team



**Tool 4:** In-House Capacity

**Tool 5:** Inventory of Community Service Providers

**Tool 6:** Assessment of Community Service Providers

**Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



## Section 3: Moving Into Action



**Tool 8:** Current Program Workflow

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)

## Section 1



## Envisioning Your Clients' Financial Capability

**TOOL 3:** The Theory of Change

The **Theory of Change** captures the analysis you conducted in Tool 1 (about the targeted programs' clients' current financial capability), along with the list of target outcomes you developed in Tool 2 (which represent an improvement in their financial capability). Then it fills in the missing piece: the services you plan to offer that will get clients from where they are now to the target outcomes.



The tools in this section come together to form the Theory of Change

About Financial  
Capability  
Integration

How to Use  
this Guide

**Section 1**  
Envisioning Your  
Clients' Financial  
Capability

**TOOL 1**  
How Your Clients  
Manage Now

**TOOL 2**  
Outcomes That Matter

**TOOL 3**  
The Theory of Change

**Section 2**  
Building the Team

**Section 3**  
Moving Into Action

**Cross-Cutting  
Section**  
Making the Case

Frequently Asked  
Questions

References  
& Resources

Appendices

One Stop Tool Shop

Acknowledgements



Clients' Financial  
**CAPABILITY**

**TOOL 1**

Financial Capability  
**SERVICES**

**TOOL 3**

Financial Capability  
**OUTCOMES**

**TOOL 2**



## Section 1: Envisioning Your Clients' Financial Capability



**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change (Section 1 Capstone Tool)



## Section 2: Building the Team



**Tool 4:** In-House Capacity

**Tool 5:** Inventory of Community Service Providers

**Tool 6:** Assessment of Community Service Providers

**Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



## Section 3: Moving Into Action



**Tool 8:** Current Program Workflow

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)



## REFER

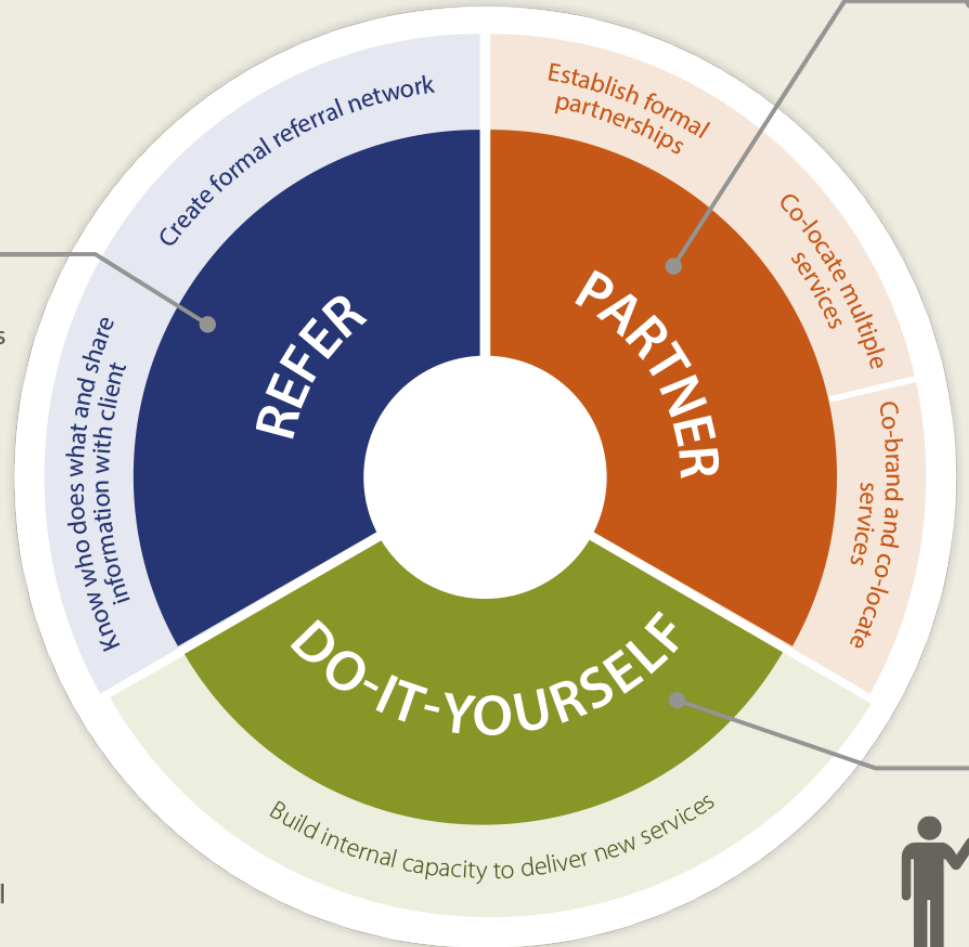
Finding organizations that provide services your clients need and setting up a process for referring clients to those services

### ADVANTAGES

Less resource intensive since it relies on the capacity of other organizations

### DISADVANTAGES

Clients have to travel to another location, which may limit take-up of services; referral partners may have different goals and outcomes, or their services may not be an ideal fit for your clients



## PARTNER



Developing partnerships with other organizations to deliver financial capability services in one convenient location or with a shared brand

### ADVANTAGES

Can maximize the strengths of each organization and allow clients to avoid traveling to multiple locations

### DISADVANTAGES

May involve making compromises and giving up some autonomy over how services are provided and branded, and can take time to establish, especially when deciding where to locate services and how to brand them

## DO-IT-YOURSELF

Building internal capacity to embed financial capability services into your existing programs

### ADVANTAGES

Can ensure that goals and activities contribute to your organizational mission; provides all services at one location, thus lessening the potential for client drop-off between services

### DISADVANTAGES

Is the most resource-intensive option; requires leadership buy-in, funding, and training and support for staff



# Section 2



## Building the Team

About Financial Capability Integration


How to Use this Guide

Section 1  
Envisioning Your Clients' Financial Capability

**Section 2**  
Building the Team

**TOOL 4**  
In-House Capacity

**TOOL 5**  
Inventory of Community Service Providers

 **TOOL 6**  
Assessment of Community Service Providers

**TOOL 7**  
Deciding Who Will Deliver Services

Section 3  
Moving Into Action

Cross-Cutting Section  
Making the Case

Frequently Asked Questions

References & Resources

Appendices

One Stop Tool Shop

Acknowledgements

### Tool 6, Part B: Analysis & Recommendation

(to be completed internally by staff after completing the previous section)

<p>Does the organization have the <b>capacity</b> to provide this service to our clients?</p>	<p><input checked="" type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure  <i>Notes:</i></p>	<p><input type="checkbox"/> Yes  <input type="checkbox"/> No  <input checked="" type="checkbox"/> Unsure  <i>Notes: Only if clients also sign up for IDA program</i></p>
<p>Could our clients <b>access</b> this service? <i>E.g., is it available, can the organization accommodate more clients, is it geographically accessible?</i></p>	<p><input type="checkbox"/> Yes  <input type="checkbox"/> No  <input checked="" type="checkbox"/> Unsure  <i>Notes: FCAB's offices are a little far, but staff may be able to come on-site for some things.</i></p>	<p><input type="checkbox"/> Yes  <input type="checkbox"/> No  <input checked="" type="checkbox"/> Unsure  <i>Notes: Since they can't provide classes off-site right now, may be hard for clients to access.</i></p>
<p>Would this service be a <b>good fit</b> for our clients? <i>E.g., is it tailored for our client group?</i></p>	<p><input checked="" type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure  <i>Notes:</i></p>	<p><input checked="" type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure  <i>Notes:</i></p>
<p>Should we work with this organization to provide services?  If yes, should we <b>refer</b> our clients to it or <b>partner</b> with it to provide this service?</p>	<p><input checked="" type="checkbox"/> Yes, candidate for partnership  <input checked="" type="checkbox"/> Yes, candidate for referral  <input type="checkbox"/> No  <input type="checkbox"/> Unsure  <i>Notes: Partnership or referral possible. If they can come on-site, we may be able to create a partnership. If not, we would refer youth who have transportation to them for the IDA program.</i></p>	<p><input type="checkbox"/> Yes, candidate for partnership  <input checked="" type="checkbox"/> Yes, candidate for referral  <input type="checkbox"/> No  <input type="checkbox"/> Unsure  <i>Notes:</i></p>
<p>Note—if you are unable to answer any of the previous questions, list out the remaining questions or items for follow-up.</p>		<p><i>When will they have capacity to hire staff so they can provide financial workshops at HCAA?</i></p>



## Section 1: Envisioning Your Clients' Financial Capability



**Tool 1:** How Your Clients Manage Now

**Tool 2:** Outcomes That Matter

**Tool 3:** The Theory of Change (Section 1 Capstone Tool)



## Section 2: Building the Team



**Tool 4:** In-House Capacity

**Tool 5:** Inventory of Community Service Providers

**Tool 6:** Assessment of Community Service Providers

**Tool 7:** Deciding Who Will Deliver Services  
(Section 2 Capstone Tool)



## Section 3: Moving Into Action



**Tool 8:** Current Program Workflow

**Tool 9:** The Referral Plan

**Tool 10:** The Partnership Plan

**Tool 11:** The DIY Plan

**Tool 12:** Putting it All Together – The Logic Model  
(Capstone Tool for Section 3 and for the Guide as a Whole)

## Section 3



## Moving Into Action



## TOOL 12: Putting it All Together – The Logic Model (Capstone Tool for Section 3 and the Guide as a whole)

The Logic Model ties together all the work that came before in a succinct story of your entire financial capability services integration plan—what you will do, what resources it will require, and, most importantly, how it will lead to positive outcomes for clients. **The Logic Model brings together the financial capability services and resulting outcomes from those services you outlined in your Theory of Change in Tool 3, your decisions about which approach to take to deliver each financial capability service in Tool 7, and the specific plans you made for delivering those services in Tools 9, 10, and 11.**

The primary components of the Logic Model are the resources, or **inputs**, needed to support the program and the **activities** and **outputs** that lead to financial capability **outcomes** for the people you serve. These components visually show the connection between the *process* by which you will deliver your program and the *results* you expect.

### INSTRUCTIONS

Drawing on information you developed in previous tools (as outlined in Figure 5), fill out the components of the Logic Model template to lay out your full financial capability integration plan.

### What You Need to Complete This Tool:

Logic Model Component	Where These Components are in the Guide
Inputs	Tools 4, 7, 9, 10, and 11
Activities	Tools 3, 7, 9, 10, and 11
Outputs	Tools 9, 10, and 11
Outcomes (Short-, Medium-, and Long-term)	Tool 3 (examples are also available in Appendix C)



### DOWNLOAD

- [Blank Tool \(MS Word\)](http://www.cfed.org/go/fc/T12w.docx)
- [Blank Tool \(fillable PDF\)](http://www.cfed.org/go/fc/T12f.pdf)
- [Filled-in Example \(PDF\)](http://www.cfed.org/go/fc/T12e.pdf)

About Financial  
Capability  
Integration

How to Use  
this Guide

Section 1  
Envisioning Your  
Clients' Financial  
Capability

Section 2  
Building the Team


Section 3  
Moving Into Action

TOOL 8  
Current Program Workflow

TOOL 9  
The Referral Plan

TOOL 10  
The Partnership Plan

TOOL 11  
The DIY Plan

 TOOL 12  
Putting it All Together –  
The Logic Model

Cross-Cutting  
Section  
Making the Case

Frequently Asked  
Questions

References  
& Resources

Appendices

One Stop Tool Shop

Acknowledgements



Section 3



# Moving Into Action



## TOOL 12: Putting it All Together – The Logic Model (Capstone Tool for Section 3 and the Guide as a whole)

Using information you developed in previous tools, fill out the Logic Model to lay out the process and expected outcomes of your financial capability services integration plan. You can complete a separate Logic Model for each target program.

**TARGET PROGRAM** *Transitional Supportive Housing for Youth*

PROCESS			OUTCOMES*		
Inputs	Activities	Outputs*	Short-term Outcomes**	Medium-term Outcomes**	Long-term Outcomes**
What we invest ?	What we do ?	The direct products of performing the activities ?	The measurable results we hope to see among those we serve in a short time frame ?	The measurable results we hope to see among those we serve in a medium time frame ?	The measurable results we hope to see among those we serve in a longer time frame ?
<ul style="list-style-type: none"> <li>1 program associate</li> <li>Director of Housing Services</li> <li>Workshop room</li> <li>Updated data system and paper file record system for new financial outcomes</li> </ul>	<i>Financial Education</i> <ul style="list-style-type: none"> <li>Provide financial education as a key component of life skills classes</li> </ul>	<ul style="list-style-type: none"> <li>4 workshops include financial education topics</li> <li>50% of youth residents attend a financial education workshop on average</li> </ul>	<ul style="list-style-type: none"> <li>Understand their eligibility for public benefits</li> </ul>	<ul style="list-style-type: none"> <li>Regularly use a personal budget to manage finances</li> </ul>	

\*Be careful not to confuse *outputs* with *outcomes*. An *output* describes a program’s activity, not a change in knowledge, attitudes, behaviors, and life conditions for the client. An *outcome* is an indicator of the change a program made in a client’s life.

\*\*Organizations can determine how they want to define short-, medium-, and long-term when mapping out expected outcomes. Often, short-term suggests outcomes that emerge within 6 months of implementation, medium-term indicates outcomes measurable within 6 to 24 months of implementation, and long-term refers to outcomes occurring after 24 months or more.

About Financial Capability Integration

How to Use this Guide

Section 1  
Envisioning Your Clients’ Financial Capability

Section 2  
Building the Team

**Section 3**  
Moving Into Action

**TOOL 8**  
Current Program Workflow

**TOOL 9**  
The Referral Plan

**TOOL 10**  
The Partnership Plan

**TOOL 11**  
The DIY Plan

**TOOL 12**  
Putting it All Together – The Logic Model

**Cross-Cutting Section**  
Making the Case

Frequently Asked Questions

References & Resources

Appendices

One Stop Tool Shop

Acknowledgements

# Which section seems most useful to your work?

- **Section 1:** Envisioning Your Clients' Financial Capability
- **Section 2:** Building the Team
- **Section 3:** Moving into Action
- **Cross-Cutting Section:** Making the Case

# Q&A



# Resources





# Integration Resources



**Meeting People Where They Are** provides case-making for integration of financial capability

**Tracking Financial Capability Series** helps organizations implement and evaluate financial capability services

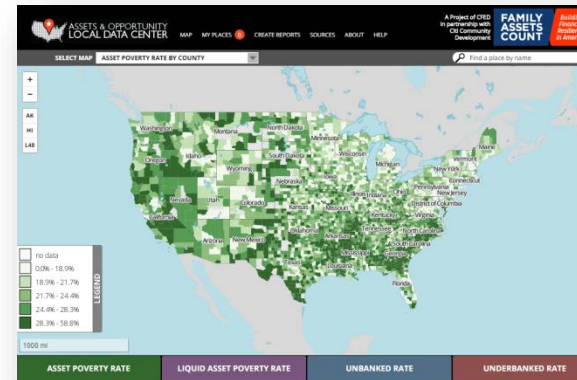
These and more resources are available at:  
[cfed.org/programs/integrating\\_asset\\_building/research\\_and\\_resources/](http://cfed.org/programs/integrating_asset_building/research_and_resources/)



# Data Resources



**National & state data**  
on financial security  
outcomes & policies  
([scorecard.cfed.org](http://scorecard.cfed.org))



**Local financial security data**  
by city, county, metro area, or state  
([assetsandopportunity.org/localdata/](http://assetsandopportunity.org/localdata/))



**Join the Network at:**

<http://assetsandopportunity.org/network/member/>

[www.cfed.org](http://www.cfed.org)



 @CFED

 facebook.com/CFEDNews

 [cfed.org/blog/inclusiveeconomy](http://cfed.org/blog/inclusiveeconomy)

# Thank you!

[www.cfed.org](http://www.cfed.org)



 @CFED

 [facebook.com/CFEDNews](https://facebook.com/CFEDNews)

 [cfed.org/blog/inclusiveeconomy](http://cfed.org/blog/inclusiveeconomy)