

SITUATION	INPUTS	OUTPUTS		OUTCOMES-IMPACT		
<p>Societal Problems:</p> <p>Financial issues affect millions of Americans</p> <p>In the U.S.:</p> <p>19% of individuals reported that over the past year their household spent more than their income. (2018 FINRA Investor Education Foundation)</p> <p>46% of individuals lack a rainy day fund.</p> <p>35% of individuals with credit cards paid only the minimum on their credit ards during some months in the last year.</p> <p>29% of individuals reported using one or more non-bank borrowing methods (e.g. payday loans)</p> <p>(All statistics from 2021 FINRA National Financial Capability Study)</p>	<p>What we invest</p> <p>All WDYMG? Materials are available on an internal Extension Web site for use among Purdue Educators</p> <p>Personnel:</p> <p>Extension faculty and staff, volunteers and partners; time and expertise; community and internal training sessions</p> <p>Marketing:</p> <p>WDYMG? Bookmarks</p> <p>Statewide impact reports</p> <p>HHS Extension Website</p>	<p>Activities</p> <p>What we do</p> <p>Training:</p> <ul style="list-style-type: none"> • Extension Educators • Stakeholders • Partners / volunteers <p>Outreach:</p> <ul style="list-style-type: none"> • State and national meetings / boards • Conference presentations <p>Evaluation:</p> <ul style="list-style-type: none"> • Evaluations for Dual Session programs • Follow-up evaluations to measure behavior change among participants 	<p>Participation</p> <p>Who we reach</p> <ul style="list-style-type: none"> • Purdue Extension Educators • Other NIFA Educators • Partners and volunteers • Stakeholders • Community leaders • Major event participants at conferences and financial fairs <p>Special WDYMG? Target Projects:</p> <ul style="list-style-type: none"> • Community College courses • High School Teachers • Use with America Saves/Indiana Saves • 4-H Science Workshop activity (\$how Me the Money) 	<p>Knowledge</p> <p>Occurs when there is a change in knowledge or the participants actually learn</p> <p>Extension Educators and partners increase their ability to deliver & evaluate an interdisciplinary personal finance educational program</p> <p>Indicator: number of educators delivering WDYMG? and number of learners</p> <p>Participants learn about multiple behavior change strategies to improve their wealth</p> <p>Indicator: number of learners applying WDYMG? strategies</p>	<p>Actions</p> <p>Occurs when there is a change in behavior or the participants act upon what they have learned</p> <p>Individuals and families develop the knowledge, attitudes, skills, and confidence to apply WDYMG? behavior change strategies</p> <p>Indicator: Self-reported progress of WDYMG? participants</p> <p>Individuals and families set financial goals and develop and implement personal WDYMG? spending plans</p> <p>Indicator: Self-reported WDYMG? participant goals</p>	<p>Conditions</p> <p>Occur when a societal condition is improved due to participants' actions taken in previous column</p> <p>Societal Outcomes</p> <p>Hundreds of individuals and families participate in WDYMG? statewide and improve their quality of life</p> <p>Indicator- WDYMG? participants report positive financial outcomes.</p> <p>Extension Outcomes</p> <p>Increased visibility of Purdue Extension as a national leader in improving people's personal finances</p> <p>Indicators- Media placements, requests for information, etc.</p>

NOTE - The indicators listed above in the Logic Model are provided as examples of ways to measure intended program outcomes. They are *not* meant to be a complete list of all possible outcome indicators. WDYMG? program directors are encouraged to develop additional indicators related to their specific program inputs, outputs, and outcomes as well as characteristics of their learners.

ASSUMPTIONS - These are the premises based on theory, research, evaluation knowledge etc. that support the relationships of the elements shown above, and upon which the success of the portfolio, program, or project rests. For example, finding animal gene markers for particular diseases will lead to better animal therapies.

1. The promotion of better wealth management is tied to critical societal needs and to the *Living Well* national Initiative of the National Extension Association of Family and Consumer Sciences.
2. Extension educators value collaboration and volunteerism and will partner with others to deliver the WDYMG? program.
3. Relatively small program impacts within one county or region will be greatly magnified when they are aggregated with others.
4. People are motivated to change their behavior when user-friendly structures are provided for goal-setting and accountability.

EXTERNAL FACTORS - A brief discussion of what variables have an effect on the portfolio, program or project, but which cannot be changed by managers of the portfolio, program, or project. For example, a plant breeding program's success may depend on the variability of the weather...etc.

Societal problems that have been widely reported include an increasing incidence of low household savings rates, and high household debt.

1. Use of the Internet as a source for personal finance information has increased greatly over the past decade.
2. The emergence of eXtension as an important Extension program delivery method for personal finance information will provide valuable links to and from WDYMG? materials.
3. Increased attention to personal finance "issues" (e.g., financial illiteracy) by government policymakers and employers.

Reference: 2021 FINRA Investor Education Foundation. National Financial Capability Study. <https://www.usfinancialcapability.org/results.php?region=US>, accessed September 1, 2021.