

SITUATION	INPUTS	OUTPUTS		OUTCOMES-IMPACT		
<p><b>Societal Problems:</b></p> <p>47% of teens are worried about paying for college, 33% are concerned they don't know enough about how to manage money (Junior Achievement, 2019)</p> <p>In the U.S., 66% of individuals cannot answer 4 or 5 questions of a 5-question financial literacy quiz correctly (2018 FINRA Investor Education Foundation)</p> <p>The average US National Financial Literacy test score for youth ages 10-14 is 56.6% (National Financial Educators Council, 2021)</p>	<p><b>What we invest</b></p> <p>CAPTAIN CASH Digital materials are available on an internal Extension Web site for use among Purdue Educators</p> <p>Training sessions include the Captain Cash Map, pencils, Captain's hat, necklace and books</p> <p><b>Personnel:</b></p> <p>Extension faculty and staff, teachers and partners; time and expertise; community and internal training sessions</p> <p><b>Marketing:</b></p> <p>CAPTAIN CASH Statewide training sessions</p> <p>Extension Educator local outreach</p> <p>Statewide impact reports</p>	<p><b>Activities</b></p> <p><b>What we do</b></p> <p><b>Training:</b></p> <ul style="list-style-type: none"> <li>• Extension Educators</li> <li>• Stakeholders</li> <li>• Teachers</li> <li>• Partners / volunteers</li> </ul> <p><b>Outreach:</b></p> <ul style="list-style-type: none"> <li>• State and national meetings / boards</li> <li>• Conference presentations</li> </ul> <p><b>Evaluation:</b></p> <ul style="list-style-type: none"> <li>• Evaluation forms are administered before and after the four sessions of Captain Cash</li> <li>• Follow-up evaluations to measure behavior change among participants</li> <li>• Teacher evaluations are used to measure the effectiveness and relevance of the four sessions</li> </ul>	<p><b>Participation</b></p> <p><b>Who we reach</b></p> <ul style="list-style-type: none"> <li>• Purdue Extension Educators</li> <li>• Other NIFA Educators</li> <li>• Partners and volunteers</li> <li>• Stakeholders</li> <li>• Teachers</li> <li>• Major event participants at conferences and financial fairs</li> </ul> <p><b>Special CAPTAIN CASH Target Projects:</b></p> <ul style="list-style-type: none"> <li>• Elementary school teacher training courses</li> <li>• Camps/home school groups</li> <li>• Use with America Saves/ Youth Saves</li> <li>• HHS Extension Website</li> </ul>	<p><b>Knowledge</b></p> <p><b>Occurs when there is a change in knowledge or the participants actually learn</b></p> <p>Extension Educators and partners increase their ability to deliver &amp; evaluate an interdisciplinary personal finance educational program</p> <p><b>Indicator:</b> number of educators delivering CAPTAIN CASH and number of learners</p> <p>Participants learn about multiple behavior change strategies to improve their financial literacy</p> <p><b>Indicator:</b> number of learners applying CAPTAIN CASH strategies</p>	<p><b>Actions</b></p> <p><b>Occurs when there is a change in behavior or the participants act upon what they have learned</b></p> <p>Individuals and families develop the knowledge, attitudes, skills, and confidence to apply CAPTAIN CASH behavior change strategies</p> <p><b>Indicator:</b> Self-reported progress of CAPTAIN CASH participants</p> <p><b>Indicator:</b> Self-reported CAPTAIN CASH participant goals</p>	<p><b>Conditions</b></p> <p><b>Occur when a societal condition is improved due to participants' actions taken in previous column</b></p> <p><b>Societal Outcomes</b></p> <p>Thousands of individuals participate in CAPTAIN CASH statewide and improve their quality of life</p> <p><b>Indicator-</b> CAPTAIN CASH participants report positive financial outcomes.</p> <p><b>Extension Outcomes</b></p> <p>Increased visibility of Purdue Extension as a national leader in improving financial literacy among younger populations</p> <p><b>Indicators-</b> 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. CAPTAIN CASH 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 financial literacy 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 schools administrators and teachers to deliver the CAPTAIN CASH 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. The cost of a four-year college degree continues to rise at levels well above the national inflation rate making college choice and major area of study decisions more important when students are younger.
2. Helping children learn the vocabulary of money brings them closer to better financial literacy as adults.
3. Understanding the consequences of credit at a young age can lead to better decisions in young adulthood.
4. Increased attention to personal finance "issues" (e.g., financial illiteracy) by government policymakers and employers.

5. References:

2019 JA Teens & Personal Finance Survey, <https://bit.ly/JATeensandPersonalFinanceSurvey>, accessed August 31, 2021  
2018 FINRA National Financial Capability Study. <https://www.usfinancialcapability.org/about.php>, accessed August 31, 2021  
2021 Balancing Everything, Financial Literacy Statistics, May 8, 2021, National Financial Educators Council