



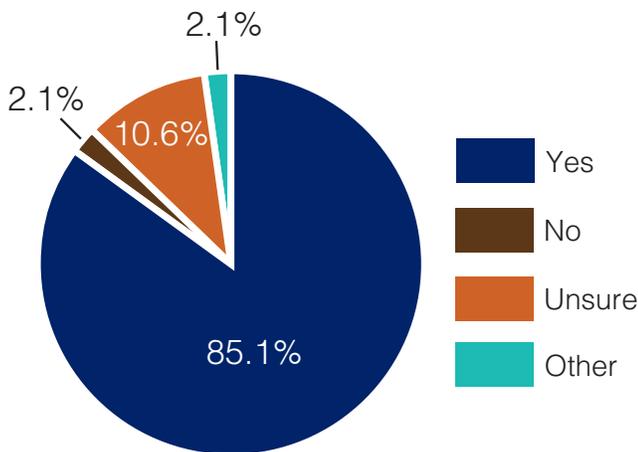
# Building Capacity and Empowering Others

## *An Evaluation of the Train the Trainer Program*

### PROGRAM BACKGROUND

Train the Trainer (T3) empowers non-profit organizations to integrate foundational financial literacy into their programming using Momentum's Financial Literacy Curriculum. The curriculum has been developed based on 17 years working with over 20,000 participants. Agency staff attend a 2-day training that covers five core financial literacy topics: Assets, Budgeting, Banking, Credit/Debt Management, and Consumerism. The training also covers adult learning principles, facilitation skills and is grounded in the sustainable livelihoods approach — an asset-building approach to poverty reduction. Upon completion of the training, agencies are licensed to use and distribute the Momentum Financial Literacy Curriculum within their own organizations. Train the Trainer is a key component to agencies scaling their Financial Empowerment work.

**After the training, do you feel well-equipped to address foundational financial literacy matters with the clients you work with?**



**Since 2009, over 100 agencies and nearly 500 staff have taken the training, reaching over 10,000 participants.** T3 has played an important role in Momentum's Community Leadership work, designed to build the capacity of local community agencies and empower individuals in their journey toward a sustainable livelihood.

### EVALUATION HIGHLIGHTS

(\*survey distributed to 227 trained facilitators; 49 responded. Response rate of 21%)

- 85% of respondents feel well-equipped to address foundational financial literacy with their clients
- The 2-day in-person training receives high marks
- 81% of respondents still use the material; 36% use it monthly; 15% weekly
- 64% said a combination of both the materials and the training was most useful to them.
- Trained facilitators find the curriculum helpful in general and when working directly with clients
- Significant program reach with over 10,000 participants receiving money management education through trained facilitators
- Momentum viewed as highly supportive

## RECOMMENDATIONS FROM THE EVALUATION

- Adopt a simplified (license) agreement
- Increase accessibility by offering the training at a lower cost
- Enhance the training and build the community of practice by adding an online component (e.g., webinars, forums, access to materials, etc.)
- Include the possibility of a personal accreditation for trained facilitators

## ACTIONS TOWARD A MORE SUSTAINABLE, ACCESSIBLE PROGRAM

- Beginning in January 2017 the Financial Literacy Training will be offered at a rate of \$175 for non-profit, community-based agencies in Alberta. Offering the training at a lower cost builds on our spirit of partnership and collaboration and keeps us abreast of current trends which include offering high-quality resources at low or no cost
- In 2017 we will explore ways to streamline the existing license agreement using plain language and incorporate more flexibility. This will allow our partner agencies to use the material in a way that best fits their agency's needs and will result in a more sustainable product
- Explore hosting an online community of practice portal
- We are in the process of applying for "Category A" credits for Social Workers who complete the training
- Continue to integrate with Financial Empowerment activities in Calgary

**Financial literacy is an essential life skill. It addresses and resolves root issues, and has a ripple effect through generations. It empowers people, brings confidence and pride, and is a stepping-stone to independence. I recommend these programs to everyone.**

*-Stacie Baker*

*Financial Aid Officer at Bow Valley College*



Bow Valley College is committed to nurturing the lifetime achievements of its students. It begins by helping them succeed in school through the counselling, scholarships and financial aid provided by its Learner Success Services.

Stacie's passion is to make a difference in people's lives. She wants to see students succeed. That's why she's so determined to help them overcome the financial barriers they face—barriers that can mean the difference between finishing school and not.

Government aid, while helpful and welcome, does not always guarantee the students' financial wellness. "Students can access financial aid and bursaries," Stacie says, "but if they don't learn how to manage the money, they stay in the vicious cycle of debt and debt collection."

Stacie found a way to intervene early in that cycle when she discovered Momentum's Financial Literacy programs and the Train the Trainer Program.

Stacie proudly champions the value of partnering with Momentum.

## WHY BENCHMARK AND EVALUATE?

Momentum is committed to continuous quality improvement. Conducting an independent evaluation of the Train the Trainer program to assess impact, and comparing it to other programs across North America and internationally, provided us with opportunities to see where we could improve and celebrate areas where the program is doing well.

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