



TulalipCares.org

Tulalip Charitable Contributions Funds Distribution Report

NAME OF AGENCY: Money Management International

ADDRESS: 4407 N. Division, Suite 302, Spokane, WA 99207

CONTACT: (509) 230-0184; <http://www.moneymanagement.org>

GENERAL GOALS: Money Management International (MMI) is the largest nonprofit, full-service credit counseling agency in the United States. Since 1958, we have been helping consumers find the tools and solutions they need to achieve financial freedom

SPECIFIC USE FOR THIS AWARD:

We provide professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet, and in-person sessions.

For more information, please see the attached report from Money Management International.



Money Management INTERNATIONAL

4407 N Division, Suite 302, Spokane WA 99207, 509.230.0184

1/22/16

Dear Members of the Tulalip Tribes Charitable Contributions,

Thank you for the grant award, Q3 2014 14.2 (Internal 313). We were able to utilize the funds to provide two *Building Financially Savvy Communities*, train-the-trainer, programs in and for the community of Arlington. Those who attended were mostly from nonprofit organizations located in and around the city of Arlington.

We would like to share with you the highlights of the training by providing information related to the training's participant evaluation. The intent of the training was to aid nonprofit staff in teaching financial concepts. Most took it a step beyond that and made it a priority to work on their own finances in conjunction with teaching the concepts.

These trainings would not have been held without your support. MMI and the attending organizations appreciate all you do to improve communities.

All my best,

Julie Griffith, Regional Director

Below and attached are the results of our training

Grant ID #: 313

Tulalip Tribes Charitable Contribution

Grant Amount: ██████████

Total Workshops: 2

of Participants: 20

Tulalip Tribes Charitable Contributions

General Evaluations

Demographic Profile of Education Clients

Mean Percentages

| | | | |
|------------------------|-----|--|-----|
| <i>Age</i> | | <i>Employment Status</i> | |
| Under 20 | 0% | Working part-time | 12% |
| 20-29 | 18% | Working full-time | 82% |
| 30-39 | 28% | Not currently working | 0% |
| 40-49 | 18% | Chose not to repond | 6% |
| 50-59 | 18% | | |
| Over 59 | 12% | | |
| Chose not to respond | 6% | | |
| <i>Gender</i> | | <i>Number in Household</i> | |
| Female | 52% | 1 - 2 | 35% |
| Male | 24% | 3 - 4 | 29% |
| Chose not to respond | 24% | 5 - 6 | 6% |
| | | Over 6 | 6% |
| | | Chose not to respond | 24% |
| <i>Education Level</i> | | <i>Household Income (before taxes)</i> | |
| Less than high school | 0% | \$0 | 0% |
| High school (or GED) | 6% | \$1-\$20,000 | 17% |
| Some college | 6% | \$20,001-\$40,000 | 24% |
| College degree | 53% | \$40,001-\$60,000 | 17% |
| Graduate school | 29% | \$60,001-\$80,000 | 6% |
| Chose not to respond | 6% | Over \$80,000 | 24% |
| | | Chose Not to respond | 12% |
| <i>Marital Status</i> | | <i>Race/Ethnicity</i> | |
| Married | 41% | African-American/Black | 29% |
| Divorced/Separated | 12% | American Indian/Alaskan Native | 0% |
| Single | 41% | Asian/Pacific Islander | 6% |
| Widowed | 0% | Caucasian/White | 53% |
| Chose not to respond | 6% | Hispanic/Latino | 6% |
| | | Other | 0% |
| | | Chose Not to respond | 6% |

Note: Percentage may not sum to 100% due to rounding

General Evaluations

Perceived Education Impact of MMI's Education Programs

Did participants feel their overall ability to manage their finances improved as a result of the programs?

| | |
|----------------------|-----|
| Strongly Agree | 47% |
| Agree | 47% |
| Neutral | 0% |
| Disagree | 0% |
| Strongly Disagree | 6% |
| Chose not to respond | 0% |

Would participants recommend the education program to others?

| | |
|----------------------|------|
| Yes | 100% |
| No | 0% |
| Chose not to respond | 0% |

*Participants Perceived understanding of the topic before and after the program?**

| | <i>Before the Program</i> | | <i>After the Program</i> |
|----------------------|---------------------------|----------------------|--------------------------|
| High | 0% | High | 41% |
| Medium | 24% | Medium | 59% |
| Neutral | 59% | Neutral | 0% |
| Medium Low | 17% | Medium Low | 0% |
| Low | 0% | Low | 0% |
| Chose not to respond | 0% | Chose not to respond | 0% |

Participants overall Rating of the Instructor

| | |
|----------------------|-----|
| Very Helpful | 65% |
| Helpful | 35% |
| Neutral | 0% |
| Somewhat Helpful | 0% |
| Not Helpful | 0% |
| Chose not to respond | 0% |

Educational Materials Rating

| | |
|----------------------|-----|
| Very Helpful | 71% |
| Helpful | 29% |
| Neutral | 0% |
| Somewhat Helpful | 0% |
| Not Helpful | 0% |
| Chose not to respond | 0% |

Overall Program Rating

| | |
|----------------------|-----|
| Very Helpful | 76% |
| Helpful | 24% |
| Neutral | 0% |
| Somewhat Helpful | 0% |
| Not helpful | 0% |
| Chose not to respond | 0% |

Note: Percentage may not sum to 100% due to rounding

Participants were asked what steps or actions will you take to improve your financial situation as a result of this program.

I'll start saving more, creating/using a budget, repairing debt problems and most definitely play the credit game.

Look up my credit score again.

I had a great plan set from beginning. I don't think that I will change anything. I am just more aware of what is out there and what resources are available.

Share info with my co-workers & Admin Staff. Work with co-workers & materials to develop a financial literacy program for our participants

Pay better attention to my spending & budgets

Credit repair

Write our financial goals. Calculate new worth

Print credit report for all three credit bureaus, contact a credit or MMI for credit counseling work on cleaning up credit and find ways to increase FICO score!

Pull my credit reports. Deal with a collection agency for a debt that isn't mine. Find money in my budget to save.

This workshop will me the impetus for me to be more responsible with my money. I plan to check my credit score, communicate better with my husband on money issues & stick with a budget. Empowering!

Review my budget weekly. Review my credit report & score annually

Check Credit Report

I will create monthly budgets to better identify where my money is going and where I can make cuts to increase my savings

Consolidate debt

Participants were asked to comment on how the program will help them.

This will help me as I develop financial workshop curriculums and coaching for my clients through Arlington Community Resource Center.

This program was very informative & empowering. I will utilize it for personal & professional use. I would also recommend it for friends & clients

This program gave me a much better understanding how to manage my financial situation

Having intelligent conversations with clients regarding debt, credit reports/scores.

Up to date info with credit scores, budgeting & how debt is affecting people

It gave me the knowledge of what free resources are available to me personally and my clients. So exciting!

This was great! Thank you.

Learned strategies on decreasing loans including opting out/ cease & desist. Ordering 3 different credit reports!

Refresher

Process and clarity - used material to provide very clear and useable materials for specific clients. Low income adaptable

Helped develop a better understanding of smart financial decisions - look forward to teaching to young adults in my community. Very great resources to learn more

Thank you!! This was all very good and timely information as the dispersal of financial literacy/planning will become part of the new performance measures under Workforce Opportunity & Innovation Act. This resource will be so helpful.

Helped me understand small details about credit

Clarified & reinforce main issues, Good instructor. Clear & well prepared. Made "dry" information interesting. Engaging performance

I have a better understanding of credit, what it is and how to play the game. I know now how my lack of credit usage is negatively effecting my credit score.

Participants were asked if improvements are needed in the program and to list suggestions.

Well done!

Everything was perfect but maybe a shorter time

Student loans

Participants were asked what other topics would be of interest to them.

Budgeting

Teaching Children about Money

Saving Strategies

Couples and Money

Housing and Mortgages

Reducing Current Debt Load

Identify Theft

Credit Reports and Scoring

Personal Record-Keeping

Teaching Teen about Money

Leadership

Assisting low to zero income clients about getting prepared to earn, save and pay off debt

Investments