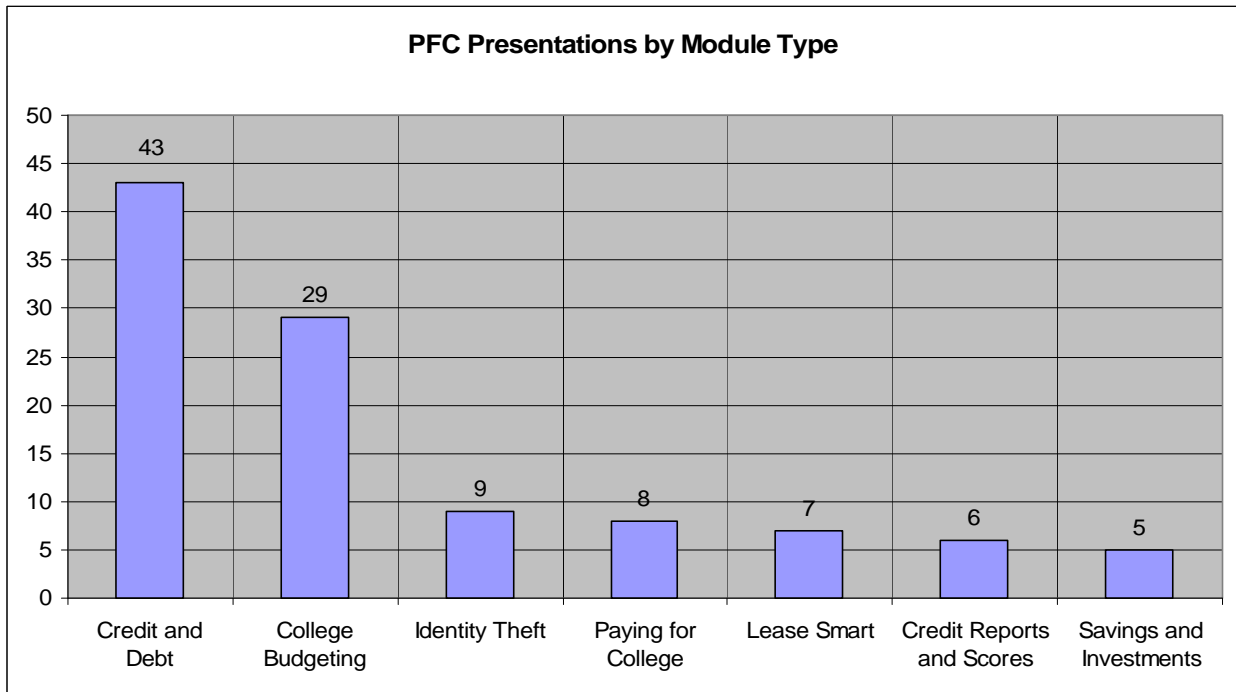


PEER FINANCIAL COUNSELING PROGRAM

Workshop Evaluations: All Campuses August 2008 - May 2009

The Georgia Peer Financial Counseling Program presented 108 seminars that were evaluated by a total of 1,932 participants from August 2008 to May 2009. The following information represents the activities of the PFC program:

Module	Seminars	Evaluations
Credit and Debt	43	940
College Budgeting	29	405
Identity Theft	9	116
Paying for College	9	96
Lease Smart	7	103
Credit Reports and Scores	6	185
Savings and Investments	5	87
Grand Total	108	1932



PEER FINANCIAL COUNSELING PROGRAM

Staying on Good Terms: Credit and Debt

The *Credit and Debt* workshop was presented 43 times to a total of 940 participants. The institutions that presented the workshop along with their corresponding number of *Credit and Debt* presentations follows: Gainesville State (21), University of Georgia (11), Georgia Southern (6), Clayton State (3), Armstrong Atlantic (1), and Emory (1). The following are the results from evaluations completed by program participants.

Participants' Ratings of the Workshop

Participants' ratings of the workshops and materials were received on a 5-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Mean values closer to five on this scale indicate a positive impact on program participants. The following table shows mean values from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.0	.83
The presenter effectively communicated the material	4.1	.94
It was helpful to have the material presented by a student	3.9	1.0
Overall this workshop was very helpful	4.1	.87
I would recommend this workshop to others	4.0	.91

The means are lower than those for this module in previous years. One of the standard deviations is above one, which suggests inconsistent feedback from program participants.

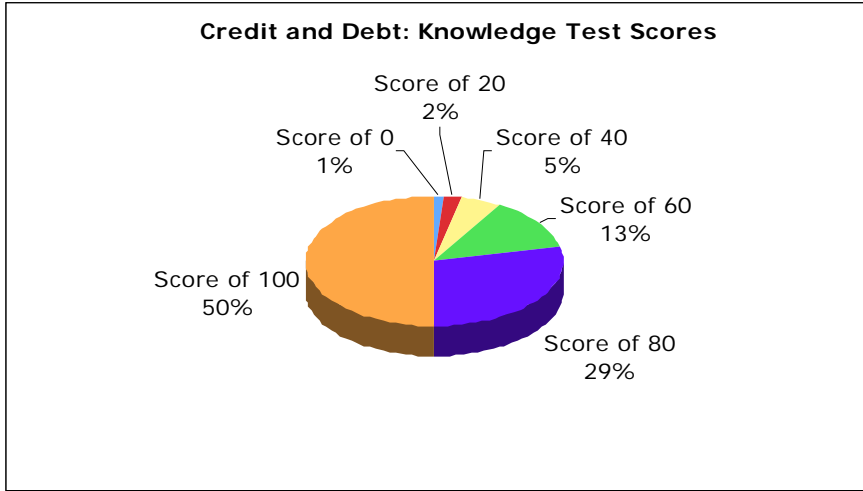
Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score for participants was 83%.

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Distribution of Participants' Knowledge Test Scores



Only 79.1% of participants answered the following question correctly, “What type of credit is a credit card?” This suggests that improvement is needed on behalf of the counselors.

Potential Practice Changes

At the end of each workshop, participants were asked to answer a few questions indicating the likelihood of making credit-related behavior changes.

After the workshop,

- 78% of participants said they are more likely to consider the cost of credit cards.
- 85% said they are more likely to carefully check each monthly credit card statement.
- 82.7% of participants said they are more likely to pay more than the minimum payment.
- 86.8% said they are more likely to take action if they cannot pay their credit card bill.
- 86.9% said they are more likely to limit the number of credit cards they have.

Practice	Percent of Responses		
	Less Likely	Unsure	More Likely
Consider the cost of credit cards	4.4	17.5	78
Carefully check each monthly credit card statement	1.6	13.4	85
Pay more than the minimum payment	2.5	14.8	82.7
Take action if you cannot pay your credit card bill	1.5	11.7	86.8
Limit the number of credit cards you have	2.3	10.8	86.9

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Making It On A College Budget

The *Budgeting* workshop was presented 29 times to a total of 405 participants. The institutions that presented the workshop along with their corresponding number of *Budgeting* presentations follows: Georgia Southern (10), University of Georgia (8), Clayton State (5), Emory (4), and Armstrong Atlantic (2). The following are the results from the evaluations completed by participants.

Participants' Ratings of the Workshop

Participants' ratings of the workshop and materials were received on a 5-point Likert Scale ranging from 1=strongly disagree to 5=strongly agree. Mean values closer to five on this scale indicate a positive impact on program participants. The following table shows mean values from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.1	.88
The presenter effectively communicated the material	4.4	.79
It was helpful to have the material presented by a student	4.1	.90
Overall this workshop was very helpful	4.2	.84
I would recommend this workshop to others	4.2	.89

The mean results and standard deviations are good. The results suggest consistent positive feedback from program participants.

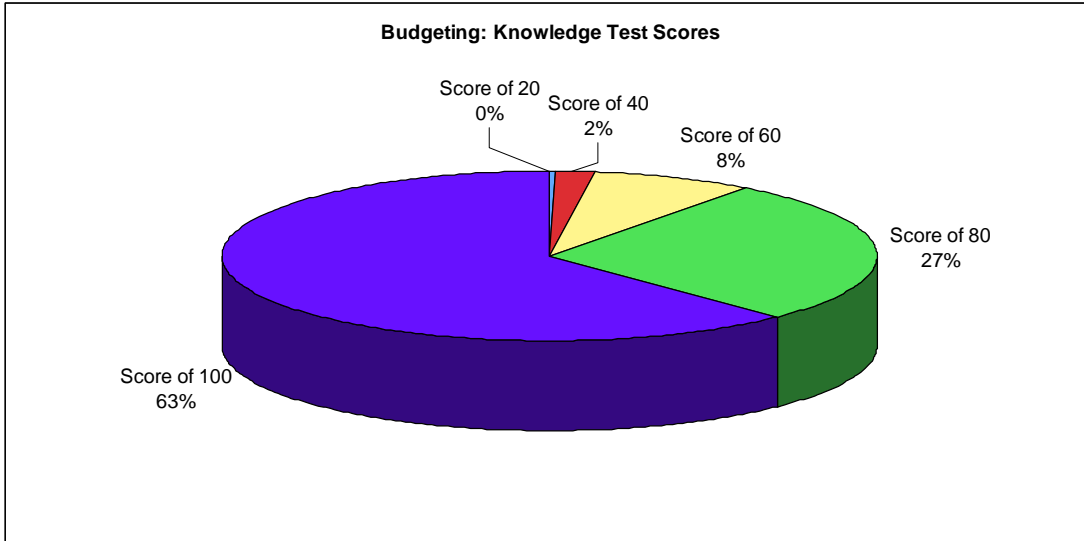
Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score was nearly 90%.

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Distribution of Participants' Knowledge Test Scores



Note that the quiz responses for this module do not include the 61 evaluations from a campus that did not include all of the questions on the knowledge test portion of the evaluation.

Potential Practice Changes

At the end of the workshop, participants were asked to answer a few questions indicating the likelihood of making budget-related behavior changes.

After the workshop,

- 64.5% of participants said they are more likely to make a spending plan.
- 58.4% said they are more likely to stick to their spending plan.
- 59.6% said they are more likely to keep track of their income and expenses.
- 60.7% said they are more likely to plan their personal budget.
- 60.2% said they are more likely to find ways to decrease their expenses.

Practice	Percent of Responses			
	Less Likely	Unsure	More Likely	Already Do This
Make a spending plan	1.0	16.5	64.5	18.0
Stick to your spending plan	1.8	24.0	58.4	15.8
Keep track of your income and expenses	1.3	9.3	59.6	29.9
Plan your personal budget	1.0	18.8	60.7	19.5
Find ways to decrease your expenses (ride bus, eat at home, find a roommate, etc.)	2.0	11.5	60.2	26.2

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Identity Theft: How To Protect Yourself

The *Identity Theft* workshop was presented nine times to a total of 116 participants across the state of Georgia. The institutions that presented the workshop along with their corresponding number of *Identity Theft* presentations follows: University of Georgia (3), Clayton State (2), Gainesville State (2), Emory (1), and Georgia Southern (1). The following are the results from evaluations completed by participants.

Participants' Ratings of the Workshop

Participants' ratings of the workshops and materials were received on a 5-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Mean values closer to five on this scale indicate a positive impact on program participants. The following table shows mean values from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.1	.74
The presenter effectively communicated the material	4.4	.66
It was helpful to have the material presented by a student	4.3	.72
Overall this workshop was very helpful	4.3	.68
I would recommend this workshop to others	4.3	.72

The means are all above 4.0, suggesting positive remarks across campuses. The standard deviations are all below 1.0, suggesting consistency across presentations.

Participants' Knowledge

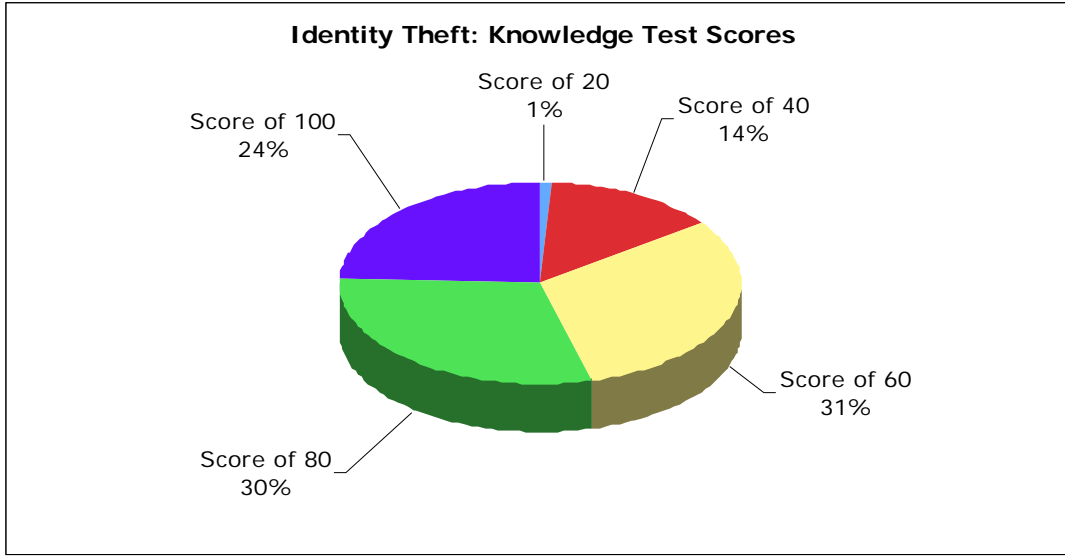
In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score was 75.59%. Nearly one-quarter of participants answered all of the questions correctly.

More than 55% of participants answered the following question incorrectly, "By law, all organizations must notify consumers every time their data bases containing personal information are breached." This suggests that improvement is needed and that counselors should be reminded that consumers do not have to be notified if encrypted data are breached.

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Distribution of Participants' Knowledge Test Scores



Potential Practice Changes

At the end of each workshop, participants were asked to answer a few questions indicating the likelihood of making related behavior changes.

After the workshop,

- 86.1% of participants said they are more likely to check their credit report at least once a year.
- 86% said they are more likely to shred documents with personal information.
- 95.6% said they are more likely to be careful about giving out personal information online.
- 88.6% said they are more likely to know what to do if identity theft happens.
- 84.1% said they are more likely to minimize the personal information they routinely carry with them.

Practice	Percent of Responses		
	Said Less Likely	Said Unsure	Said More Likely
Check their credit report at least once a year.	0.9	13.0	86.1
Shred documents with personal information.	2.6	11.4	86.0
Be careful about giving out personal information online.	0.9	3.5	95.6
Know what to do if identity theft happens.	0.0	11.4	88.6
Minimize the personal information they routinely carry with them.	1.8	14.2	84.1

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Paying for College: Using Debt Wisely

The *Paying for College* module was presented nine times and evaluated by 96 students participating in workshops across the state of Georgia. The institutions that presented the workshop along with their corresponding number of *Paying for College* presentations follows: Emory (4), Emory (2), Clayton State (2), and Gainesville (1).

Participants' Ratings of the Workshops

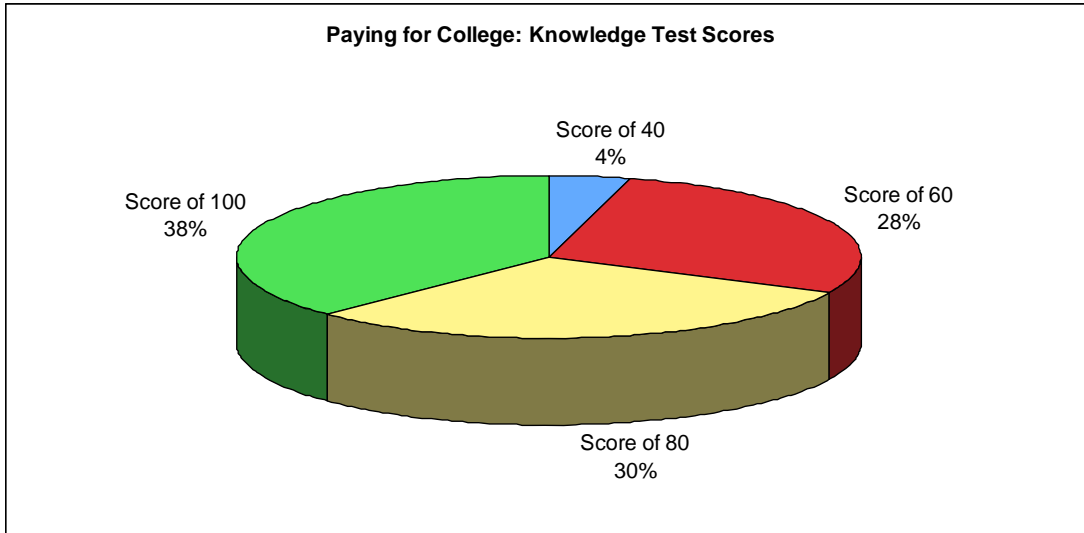
Participants' ratings of the workshops and materials were received on a 5-point Likert Scale ranging from 1=strongly disagree to 5=strongly agree. Mean scores closer to five on this scale indicate a positive impact on program participants. The following table shows mean scores from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.3	.63
The presenter effectively communicated the material	4.4	.63
It was helpful to have the material presented by a student	3.9	.88
Overall this workshop was very helpful	4.3	.67
I would recommend this workshop to others	4.4	.71

Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The overall average score was 80.2%.

Distribution of Participants' Knowledge Test Scores



Knowledge Test Questions

- At least four of the five knowledge questions were answered correctly by 67% of the participants from these modules. Only 75% of participants answered the

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

following question correctly, “Which of these is usually the least expensive way to *borrow* money for college?”

Potential Practice Changes

At the end of the workshop, participants also were asked to answer a few questions indicating the likelihood of making behavior changes regarding their student loans.

After the workshop,

- 83.9% of participants said they are more likely to limit their student loans to the minimum.
- 90.3% said they are more likely to look into the type of loan they had and the interest rates associated with their loan.
- 85.9% said they are more likely to compare their loans with potential starting salaries.
- 88% said they are more likely to consider the impact of interest on their debt load.
- 91.3% said they are more likely to think about the long-term consequences of their student loans.

Practice	Percent of Responses		
	Less Likely	Unsure	More Likely
Limit your student loan to the bare minimum	0.0	16.1	83.9
Look into what type of loan and interest rate	2.2	7.5	90.3
Compare your loan with potential starting salary	0.0	14.1	85.9
Consider the impact of interest on your debt load	0.0	12.0	88.0
Think about the long-term consequences	0.0	8.7	91.3

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Get A Head Start: Lease Smart

The *Lease Smart* workshop was presented seven times to a total of 103 participants across the state of Georgia. The institutions that presented the workshop along with their corresponding number of *Lease Smart* presentations follows: University of Georgia (4), Clayton State (2), Emory (1). The following are the results from evaluations completed by participants.

Participants' Ratings of the Workshop

Participants' ratings of the workshop and materials were received on a 5-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Mean values closer to five on this scale indicate a positive impact on program participants. The following table shows mean values from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.3	.75
The presenter effectively communicated the material	4.6	.63
It was helpful to have the material presented by a student	4.4	.87
Overall this workshop was very helpful	4.6	.66
I would recommend this workshop to others	4.7	.65

The mean results are very good. The results suggest some consistency across presentations. These results also indicate consistent positive remarks from program participants.

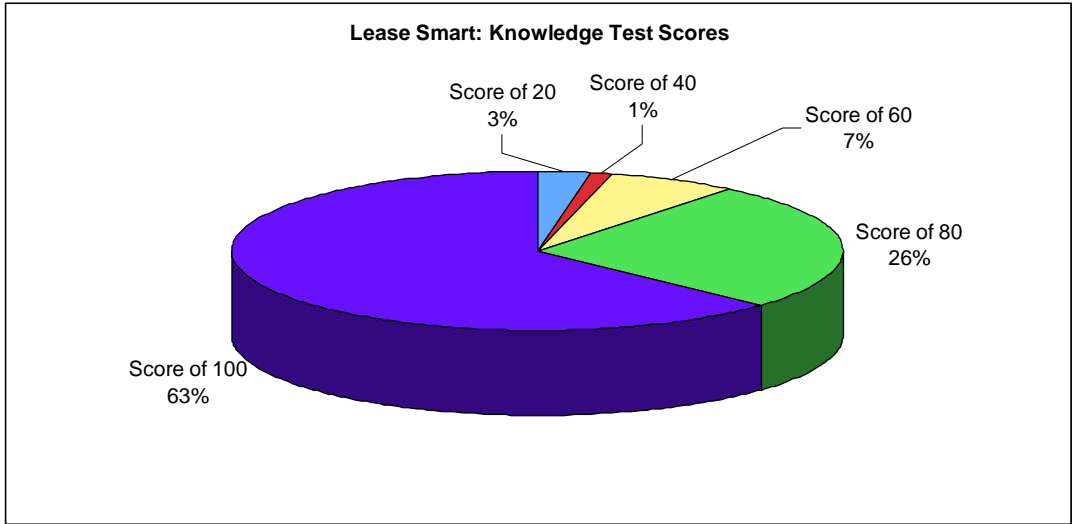
Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score was 89%. More than 63% of participants answered every question correctly!

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

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Distribution of Participants' Knowledge Test Scores



Potential Practice Changes

At the end of the workshop, participants were asked to answer a few questions indicating the likelihood of making related behavior changes.

After the workshop,

- 99% of participants said they are more likely to read a lease before signing it.
- 94.2% said they are more likely to expect to have part or all of security deposits returned.
- 98.1% said they are more likely to understand what is in their lease.
- 100% said they are more likely to inspect rental property more carefully when moving in.
- 96.1% said they are more likely to understand which repairs are their responsibilities.

Practice	Percent of Responses		
	Said Less Likely	Said Unsure	Said More Likely
Read a lease before signing it	0.0	1.0	99
Expect to have part or all of security deposits returned	0.0	5.8	94.2
Understand what is in their lease	0.0	1.9	98.1
Inspect rental property more carefully when moving in	0.0	0.0	100
Understand which repairs are their responsibility	0.0	3.1	96.1

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Staying on Top: Credit Reports and Scores

The *Credit Reports and Scores* module was presented six times and evaluated by 185 participants across the state of Georgia. The institutions that presented the workshop along with their corresponding number module presentations follows: University of Georgia (4), Emory (1), and Clayton State (1). The following are the results from evaluations completed by participants.

Participants' Ratings of the Workshops

Participants' ratings of the workshops and materials were received on a 5-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Mean scores closer to five on this scale indicate a positive impact on program participants. The following table shows mean scores from participants' evaluations.

Variable	Mean	Std. Deviation
The handouts enhance the information given today	3.7	.86
The presenter effectively communicated the material	3.9	.95
It was helpful to have the material presented by a student	3.6	1.1
Overall this workshop was very helpful	3.9	.98
I would recommend this workshop to others	3.8	1.0

The means are lower than those for this module in previous years and the standard deviations are relatively high, suggesting inconsistencies in presenters and/or audience expectations.

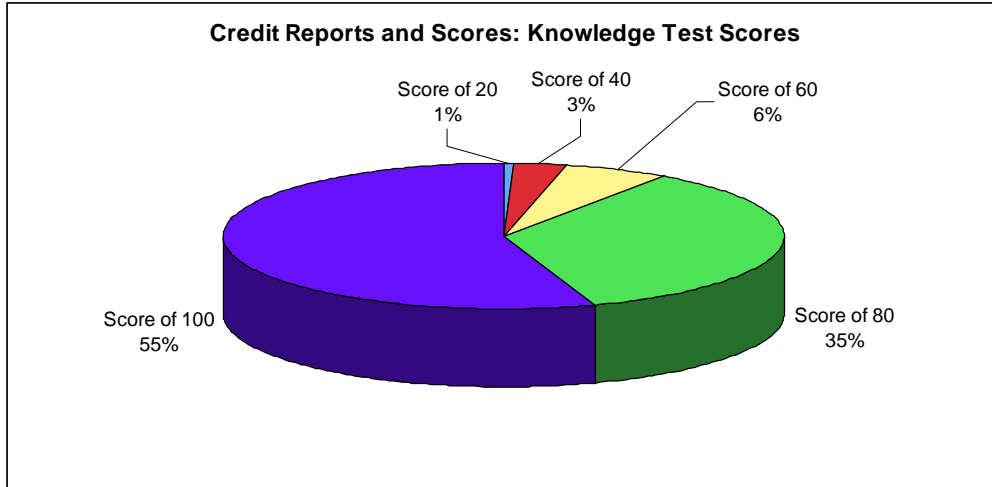
Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score was 88.2%. More than 90% of participants scored 80% or higher on the knowledge test! More than 55% of participants answered every question correctly!

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Distribution of Participants' Knowledge Test Scores



Knowledge Test Questions

Overall, the knowledge test results were very positive. All questions were answered correctly by at least 54.4% of the participants. Two of the questions on the knowledge test were each answered correctly by more than 97% of the participants: “What is the web address to ask for a copy of your free credit report?” and “What do your credit report and credit score impact?”

Potential Practice Changes

At the end of the workshop, participants also were asked to answer a few questions indicating the likelihood of making credit report and score-related behavior changes.

After the workshop,

- 73.2% of participants said they are more likely to order a copy of their credit report.
- 86.1% of respondents said they are more likely to take steps to correct any mistake on their credit report.
- 65% said they are more likely to seek credit counseling if they get into debt troubles.
- 82.2% said they are more likely to manage the credit they have now to improve their credit score.
- 84.4% said they are more likely to consider the impact of their credit score when they make new credit decisions.

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

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Practice	Percent of Responses		
	Said Less Likely	Said Unsure	Said More Likely
Order a copy of your credit report	2.2	24.6	73.2
Take steps to correct any mistake on your credit report	0.6	13.3	86.1
Seek credit counseling if you get into debt troubles	3.9	31.1	65.0
Manage the credit you have now to improve your credit score	0.6	17.2	82.2
Consider the impact on your credit score when making new credit decisions	0.0	15.6	84.4

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Savings and Investments

The *Savings and Investments* workshop was presented five times to a total of 87 participants across the state of Georgia. The institutions that presented the workshop along with their corresponding number of *Savings and Investments* presentations follows: University of Georgia (3), Emory (1), and Clayton State (1). The following are the results from the evaluations completed by the participants.

Participants' Ratings of the Workshop

Participants' ratings of the workshops and materials were received on a 5-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Mean values closer to five on this scale indicate a positive impact on program participants. The following table shows mean values from participants' evaluations.

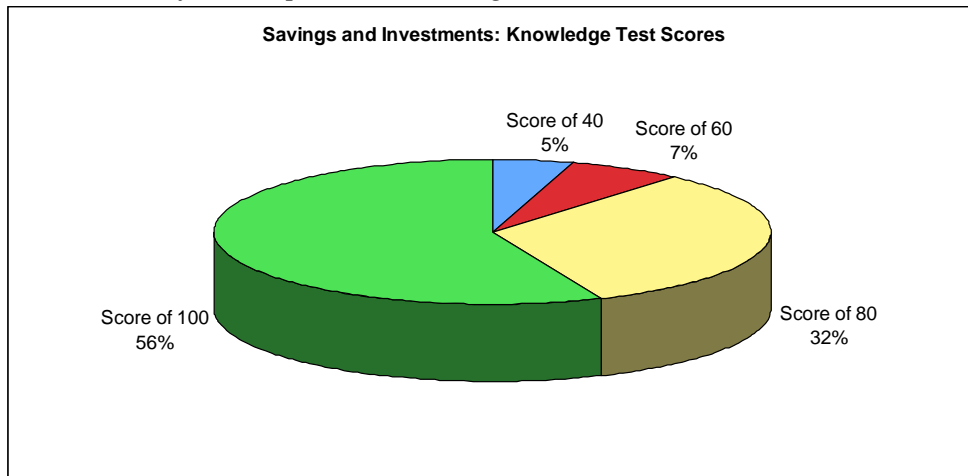
Variable	Mean	Std. Deviation
The handouts enhance the information given today	4.0	.77
The presenter effectively communicated the material	4.2	.75
It was helpful to have the material presented by a student	4.2	.82
Overall this workshop was very helpful	4.2	.67
I would recommend this workshop to others	4.2	.66

The mean results and standard deviations suggest consistent positive feedback.

Participants' Knowledge

In addition to participating in the workshop activities, participants completed a five-question *knowledge test*. The average test score for participants was 88%. More than 88% of participants had a score of 80% or higher on the knowledge test.

Distribution of Participants' Knowledge Test Scores



Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.

PEER FINANCIAL COUNSELING PROGRAM

Potential Practice Changes

At the end of each workshop, participants were asked to answer a few questions indicating the likelihood of making saving and investment related behavior changes.

After the workshop,

- 91.7% of participants said they are more likely to set a savings goal.
- 51.2% said they are more likely to save at least 10% of their monthly income.
- 83.5% of participants said they are more likely to investigate different investment options.
- 80% said they are more likely to reduce extra expenses.
- 82.1% said they are more likely to start an investment plan as early as possible.

Practice	Percent of Responses		
	Said Less Likely	Said Unsure	Said More Likely
Set a savings goal	0.0	8.3	91.7
Save at least 10% of your income every month	1.2	47.6	51.2
Investigate different investment options	0.0	16.5	83.5
Reduce extra expenses	1.2	18.8	80.0
Start an investment plan as early as possible	1.2	16.7	82.1

Note: The standard deviation (Std. Deviation) tells you how spread out from the mean the evaluation scores were. The larger the standard deviation, the more diverse the responses were.