

# 90-Day Follow-Up Survey

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Banking and Credit Rebuilding

Financially Sovereign Academy

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## How to use this survey

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This survey is done about 90 days after the class ends, when possible after release. It measures what people actually did, not just what they learned. Reaching people after release is hard. A low response rate is a real finding, not something to hide. Report it honestly.

Do this by phone, in person, or on paper, whatever the person agreed to. Keep it short and kind. Remind them there are no wrong answers and that this helps improve the class for others.

Use the same ID code from their assessments so results can be matched. Do not collect Social Security numbers, account numbers, or PINs. Participation is voluntary.

**Participant ID code:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **How reached:** phone / in person / paper / other: \_\_\_\_\_

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## Part 1: Banking

1. Since the class, have you opened or kept a bank or credit union account?

- ☐ Yes, I have an account
- ☐ I tried but could not yet
- ☐ Not yet
- ☐ Prefer not to say

2. If yes, are you using direct deposit?

- ☐ Yes
- ☐ No
- ☐

Not working yet

## **Part 2: Credit**

1. Have you pulled your credit report since the class?

☐

Yes

☐

No

☐

Not yet

2. Have you started a credit-building step (secured card, credit-builder loan, authorized user)?

☐

Yes

☐

Tried but not yet

☐

No

## **Part 3: Avoiding predatory services**

1. Since the class, have you used a payday lender?

☐

No

☐

Once

☐

More than once

2. Since the class, have you used a check casher instead of a bank?

☐

No

☐

Once

☐

More than once

## **Part 4: Debt and court payments**

1. Have you taken any step on a debt or court payment (asked for a plan, called legal aid, made a payment)?

☐

Yes

☐

Not yet

☐

Does not apply to me

## Part 5: Help and confidence

1. Did you contact any partner we shared (credit union, CDFI, legal aid, workforce program)?

- ☐  
Yes  
☐  
No

2. How confident do you feel managing your money now compared to before the class?

- ☐  
More confident  
☐  
About the same  
☐  
Less confident

3. What helped you most from the class?

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4. What got in the way of your money goals?

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5. What would have helped more?

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## Notes for the team

- Report the response rate (how many people you reached out of the cohort). State it plainly.
- Report the share who report each behavior. Do not round up to look better.
- Self-reported answers have limits. Note that in any summary.
- Do not use this survey to claim a recidivism effect. It measures money behaviors, not re-arrest.

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