Pre and Post Assessment

Banking and Credit Rebuilding

Financially Sovereign Academy

How to use these

The pre-assessment is given in week one, before any teaching. The post-assessment is given at the end of week six. The questions match, so you can measure change. This is not a graded test. Tell participants that out loud.

Use an ID code, not a name, at the top of each form so you can match pre and post while protecting privacy. Do not collect Social Security numbers, account numbers, or PINs.

Three things are measured: knowledge (what they know), confidence (how ready they feel), and behavior intent (what they plan to do). The 90-day follow-up survey measures real behavior later.

Participant ID code: ____________________ **Date:** ____________________

PRE-ASSESSMENT

Part 1: Knowledge (circle one)

1. Which is usually cheaper over a year?
    1. Cashing checks at a check casher
    2. A free bank or credit union account
2. What does FDIC or NCUA insurance do?
    1. Protects your money up to a limit if the bank or credit union fails
    2. Raises your credit score
    3. Pays your bills for you
3. If an old account closed owing money, you may be flagged in:
    1. ChexSystems
    2. The weather report

    3. Your birth certificate
4. A second-chance account is for:
    1. People who were flagged and want to start fresh
    2. Only people with high incomes
5. Which helps a credit score the most?
    1. Paying on time
    2. Checking your own report
    3. Closing all your accounts
6. A credit report and a credit score are:
    1. The record and the number based on it
    2. Exactly the same thing
7. Checking your own credit report:
    1. Does not hurt your score
    2. Lowers your score a lot
8. A safe way to build credit is:
    1. A secured credit card used and paid on time
    2. A company that promises a fast fix for a fee
9. Court-ordered payments like fines and restitution:
    1. Should not be ignored, and free legal help exists
    2. Go away on their own
10. A payday loan is usually:
    1. A low-cost way to borrow
    2. A high-cost product that can trap you

Part 2: Confidence (circle 1 to 5, where 1 is not at all and 5 is very)

1. I could open a bank account. 1 2 3 4 5
2. I understand what moves my credit score. 1 2 3 4 5
3. I could start rebuilding my credit. 1 2 3 4 5
4. I can spot a predatory loan or service. 1 2 3 4 5
5. I know where to get free help with debt. 1 2 3 4 5

Part 3: Your situation (optional, check any that are true now)

- ☐ I have a bank or credit union account
- ☐ I have a state ID
- ☐ I have checked my credit report in the last year
- ☐

I have used a payday lender or check casher in the last year

POST-ASSESSMENT

Give this at the end of week six. Same ID code as the pre-assessment.

Participant ID code: ____________________ **Date:** ____________________

Part 1: Knowledge (circle one)

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    1. Cashing checks at a check casher
    2. A free bank or credit union account
2. What does FDIC or NCUA insurance do?
    1. Protects your money up to a limit if the bank or credit union fails
    2. Raises your credit score
    3. Pays your bills for you
3. If an old account closed owing money, you may be flagged in:
    1. ChexSystems
    2. The weather report
    3. Your birth certificate
4. A second-chance account is for:
    1. People who were flagged and want to start fresh
    2. Only people with high incomes
5. Which helps a credit score the most?
    1. Paying on time
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6. A credit report and a credit score are:
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Part 2: Confidence (circle 1 to 5)

1. I could open a bank account. 1 2 3 4 5
2. I understand what moves my credit score. 1 2 3 4 5
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5. I know where to get free help with debt. 1 2 3 4 5

Part 3: What I plan to do (check any)

In the next 30 days I plan to:

- ☐ Open or keep a bank or credit union account
- ☐ Get or replace my state ID
- ☐ Pull my free credit report
- ☐ Start one credit-building step
- ☐ Contact a partner for one-on-one help
- ☐ Avoid payday lenders and check cashers

Part 4: Was this useful? (circle 1 to 5)

1. This class was useful to me. 1 2 3 4 5
2. The facilitator treated me with respect. 1 2 3 4 5
3. One thing I will do because of this class: ______________________

Answer key (facilitator only)

Knowledge: 1-b, 2-a, 3-a, 4-a, 5-a, 6-a, 7-a, 8-a, 9-a, 10-b.

Scoring tips. Count knowledge correct out of 10 for pre and post. Compare. Average the confidence items (11 to 15) for pre and post and compare. Report honestly, including small changes. These results show learning, not recidivism. Do not turn them into a recidivism claim.

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