

LISC PRESENTS

# THE ARC TOOL

FOC Coaching Guide

**LISC** LOCAL INITIATIVES  
SUPPORT CORPORATION

LISC FAMILY INCOME AND WEALTH BUILDING

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## PURPOSE OF GUIDE

This guide will introduce the Arc Tool and its intended use. It is meant to provide coaches with a step-by-step guide on the tool and how it can be implemented with clients. This guide will be especially useful when answering client questions. Lastly, this guide covers the behavioral science behind the Arc Tool and how this tool can be used to begin meaningful conversations with clients right from the start.

## ACKNOWLEDGEMENTS

LISC would like to give a special thank you to Metlife Foundation, whose generous contribution made this project possible.

Also, thank you to Emory Nelms, Mariel Beasley, and Mike Gerson of Common Cents Lab at the Center for Advanced Hindsight for all the work that they put into creating this tool.

Finally, thank you to all the FOC staff who volunteered during the testing phase of this project and provided such valuable feedback.

# INTRODUCTION TO THE ARC TOOL

## What is the Arc Tool?

The Arc Tool is a client-facing digital intake and financial health assessment that is integrated with Salesforce. It has two main features, (1) it automatically creates a new case record within Salesforce when a new client completes the digital form, and (2) It generates reports that are sent to coaches with intake information and conversation cues that can assist in a coach's first session with a client. The tool's primary goal is to connect clients and coaches using a digital approach to complement financial counseling services.

## The Behavioral Science behind the tool:

Coach/client relationships are built from the very first session and strong connections are for long-term client engagement. With this in mind, the Common Cents Lab completed a behavioral audit of Financial Opportunity Center (FOC) programming and found several barriers to engagement as clients began their coaching journey. First was that coaching is a partnership, but the **first sessions are often one-sided**, with the client filling out paperwork and turning in forms. Second, **client motivation** is the highest during the very first session and can drop quickly after that. To capitalize on that motivation and to create a stronger relationship, the Arc Tool moves much of the paperwork out of the coaching session. Further, the Common Cents Lab found that coaches **did not have enough time** to both enter and review data points. By having the Arc Tool directly upload data into Salesforce and provide a simple, standard report for the coach to review, the Arc Tool frees up coach time to be spent where it is needed most - with the clients.

Based on the above, the Arc Tool should be used to:

- More quickly deepen the relationship between coach and client by outsourcing the transactional activities to the tool,
- Pre-identify trouble spots and goals to help clients feel like they are making progress,
- Incorporate visual goal-setting to help pull clients into a longer-term mindset, and
- Reduce decision-paralysis for the coach by providing conversation-starters and talking points.

## How it works:

Once it has been determined that a client is ready and able to commit to receiving integrated services through the Financial Opportunity Center at your agency, a coach will provide the client with the FOC's unique intake link. Clients will complete two assessments, (1) the intake and (2) the financial assessment, each will take approximately 10-15 minutes to complete. Once complete, clients will be prompted to set up an appointment with their coach.

A coach at the FOC (up to 2 selected at FOC registration) will receive 2 reports: (1) a daily digest report sent via email that will list all of the clients who completed or partially completed the assessment in the last 24 hours and (2) a coach's report that provides a summary of each client's responses and highlights key areas of interest the coach may want to focus on in the first coaching session.

## How to get started:

If your organization is interested in gaining access to this tool the program manager must complete this form (one submission from each FOC). To get your FOC setup, we will gather contact information to customize the tool. We'll ask for your FOC name, as you will like it to be displayed on the landing page and the contact information for the primary coach who will receive the daily digest and the coach's reports.

# THE CLIENT EXPERIENCE

## Welcome to Breakthrough Urban (test1)'s Intake!

Everyone here at [Breakthrough Urban \(test1\)](#) is committed to helping you to build a strong foundation and reach your goals. Our programs includes three services that will help you reach your goal.

### Employment and career coaching

You will receive personalized support to build the skills and network you need to succeed in today's workforce.

### 1-on-1 financial coaching

Our financial coaches are dedicated to working with you to create a path forward to reach your goals, whatever they may be.

### Access to benefits

We can help you get enroll in services like SNAP, utilities assistance, and affordable health insurance.

It is a journey that requires commitment, but we are sure that we can get there together. Take the first step by complete a short questionnaire to enroll. It will take you about 20 minutes to complete.

**Let's get started**

This takes ~15 min to complete. We will ask you questions about:

- Yourself and your household
- Your financial situation
- Your goals for the future

## LANDING PAGE

This is the first page your client will see when clicking on the link that you have provided them. The organization name in the title, as well as the contact information at the foot of the page, will be customized based on the information provided by your FOC on the registration form. From this page, clients will learn more about the services at the FOC as well as what information we will be collecting and why. At this point, the client will need to select «Let's get started» to move forward with part 1: Digital Intake.

## PART 1: DIGITAL INTAKE

We begin by asking for contact information and preferences.

(1) First Name

Welcome!  
We're excited to help you take the next step in your journey. To get started, we'll first need to ask you to provide some basic information about yourself. That information that will be used in the upcoming session with your coach.

First Name \*

Last Name \*

Do you have an email address? \*  
 Yes  
 No

Email Address \*

Re-enter your email address to verify \*

Phone Number

Preferred Contact \*  
 Phone  
 Email

**Next Page**

(2) Last Name

(3) Do you have an email address?

-Yes -- If a client responds «yes» then they will be asked for their (4) «Email address» & (5) «Re-enter your email address to verify»

-No

(6) Phone Number

(7) Preferred contact method

-Phone  
-Email

## Demographics

We'll start by asking you for a bit of demographic information. We anonymize this data for reporting, and we'll always keep it confidential and secure.

To make sure that we are providing what you want, please let us know which of the following are you most interested in? \*

- Finding a job or developing a career
- Improving computer skills
- Starting education or a training course
- Improving your financial well-being
- Enrolling in public benefits
- Something else

What is your gender? \*

- Female
- Male
- Other
- I prefer not to answer

We know it's not always clear how to answer questions about race and ethnicity. Please answer in the ways that you would describe yourself.

Are you of Hispanic, Latino, or Spanish origin?

- Hispanic
- Non-Hispanic

How would you describe yourself?

- African American/Black
- American Indian/Alaskan Native
- Asian
- Bi-Racial
- Caucasian/White
- Hawaiian/Pacific Islander
- Multi-racial
- Other
- I prefer not to answer

When is your birthday? \*

06/14/1990 

Do you speak another language other than English as your primary language (meaning that is the language that you most often use at home)? \*

- Yes
- No

When is your birthday? \*

06/14/1990 

Do you speak another language other than English as your primary language (meaning that is the language that you most often use at home)? \*

- Yes
- No

What is your primary language? \*

- Spanish
- Arabic
- Chinese
- Other

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## DEMOGRAPHICS

Next, we ask about interest and demographics:

(8) To make sure that we are providing what you want, please let us know which of the following are you most interested in? \*

- Finding a job or developing a career
- Improving computer skills
- Starting education or training
- Improving financial well-being
- Enrolling in public benefits
- Something else

(9) What is your gender? \*

- Female
- Male
- Other
- I prefer not to answer

(10) Are you of Hispanic, Latino, or Spanish origin? \*

- Hispanic
- Non-Hispanic

(11) How would you describe yourself? \*

- African American/ Black
- American Indian/ Alaskan Native
- Asian
- Bi-Racial
- Caucasian/ White
- Hawaiian/ Pacific Islander
- Multi-Racial
- Other
- I prefer not to answer

(12) When is your birthday? \*

(13) Do you speak another language other than English as your primary language (meaning that is the language that you most often use at home)? \*

- Yes - If «yes» then (14) What is your primary language?  
- No

## DEMOCRAPHICS

(15) What is the highest level of education you have completed? See the options in image 6.

(16) In the past, have you ever taken part in a program that helps people find a job by providing training or by teaching English and Math? See the options in image 6.

(17) Which of the following describes your military status? See the options in image 6.

(18) How would you describe yourself right now? See the options in image 7.

(19) How would you describe your current living arrangement?

-IF «I live in a house or apartment that my household rent» selected then (20) Do you pay full price for rent or is your rent subsidized in any way? See the options in image 8.

(21) What is an address where you can receive mail?

Street address

City

State

Zip Code

### Demographics Continued

What is the highest level of education you have completed? \*

- No High School Diploma
- High School Diploma
- High School Equivalency (GED/HiSet/TASC)
- Some College
- Associate Degree
- Bachelors Degree
- Masters Degree
- Doctoral Degree
- I prefer not to answer

In the past, have you ever taken part in a program that helps people find a job by providing training or by teaching English and Math? \*

- No, I've not attended any programs like this in the past
- Yes, I started a program like that but I did not complete it
- Yes, I've finished a program like that in the past
- I prefer not to answer

Which of the following describes your military status? \*

- Never served
- Active Duty
- Veteran
- Spouse of an Active Duty Member
- Spouse of a Veteran

How would you describe yourself right now? \*

- Single (never married)
- Married
- Widowed
- Separated
- Divorced
- Domestic Partner
- Common Law
- I prefer not to answer

How would you describe your current living arrangement? \*

- I live in a house or apartment that my household owns
- I live in a house or apartment that my household rents
- I am staying at a house / apartment for free
- I do not have anywhere to stay right now or I am staying in a shelter

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### Demographics Continued

Do you pay full price for rent or is your rent subsidized in any way? \*

- I pay full price
- My rent is subsidized
- I'm not sure

What is an address where you can receive mail?

Street address

505 strawberry lane

City

Oak Lawn

State

IL

Zip code

60390

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## HOUSEHOLD

**Household**

**How many people, including children, live with you? \***

Just me  
 More than just me

**How many other people are in your household? \***

Don't include roommates or others that you share housing with but are financially independent.

Please enter the below details for everyone else in the household. Do not include yourself.

	First Name	Last Name	Birthdate
#1	Jaime	Fake	08/08/2019 <input type="button" value="Calendar"/>
#2	Robert	Fake	07/07/2016 <input type="button" value="Calendar"/>

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We will ask about the household size and members:

(22) How many people, including children, live with you?

-Just me

-More than just me

(23) How many other people are in your household?

\*Clients should not include roommates or others that they share housing with but are financially independent

(24) Please enter the below details for everyone else in the household. Do not include yourself.

## CRIMINAL BACKGROUND

Criminal background information is very important for the employment coach to be aware of so that they can better assist clients with good job leads for them.

(25) Do you have any previous criminal convictions? See options in image 11.

- IF «Yes» (26) Are any of your prior convictions felonies?

### Criminal Background

We would like to ask you about any prior criminal convictions that you may have. We ask only so that we can better help you with employment. We will never share any private information without your consent.

**Do you have any previous criminal convictions? \***

- Yes  
 No  
 I prefer not to answer

**Are any of your prior convictions felonies? \***

- Yes  
 No  
 I prefer not to answer

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## EMPLOYMENT

Questions about the client's current employment and education status also provide baseline information that can assist with the employment coach's first session with a client.

(27) Are you a student at a 4-year university or community college?

-IF «Yes» (28) Do you also work? (Image 12)

-IF «NO» (29) Are you currently employed? (Image 13)

(30) Do you have health insurance? See options in image 14.

-IF «Yes, I have a private insurance plan» (31) Is your insurance plan subsidized at all?

### Employment

We are going to ask you a few questions about your employment so we can customize the coaching session that is included with your program enrollment!

**Are you a student at a 4-year university or community college? \***

- Yes
- No

**Do you also work? \***

- Employed full time
- Employed part time
- No

**Do you have health insurance? \***

- Yes, public health insurance like Medicaid, All kids, Medicare, etc
- Yes, I receive health insurance through a household member's employer
- Yes, I have a private insurance plan
- No, I am not insured

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**Are you currently employed? \***

- Employed full time
- Employed part time
- Unemployed and looking for work
- Unable to work due to disability
- Stay-at-home caregiver or parent
- Retired
- Other

**Do you also work? \***

- Employed full time
- Employed part time
- No

**Do you have health insurance? \***

- Yes, public health insurance like Medicaid, All kids, Medicare, etc
- Yes, I receive health insurance through a household member's employer
- Yes, I have a private insurance plan
- No, I am not insured

**Is your insurance plan subsidized at all? \***

- Yes
- No, I pay full price
- I don't know

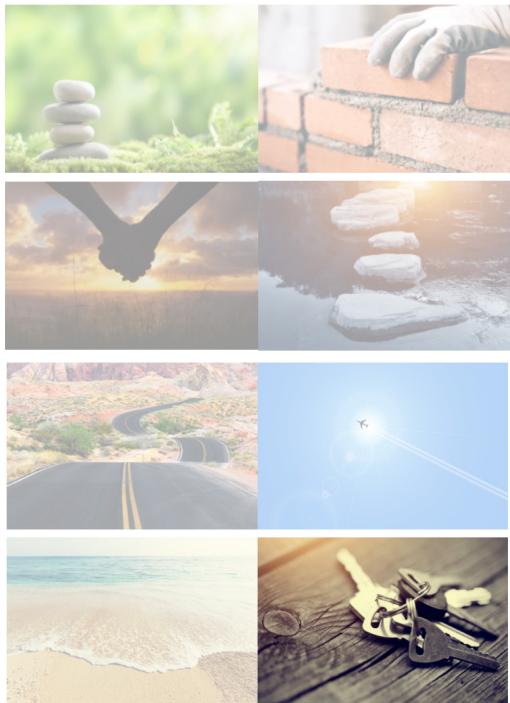
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## Goals

Before you meet with your coach, we want to get a better sense of your longer term goals for your future.

Take a moment and look through these pictures. As you look at the photographs, please select the picture that best represents what financial well-being means to you.



**Please complete this sentence:**

This photograph represents financial well-being to me because....  
Its the key to success and a stable home for my children.

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## Goals

Of these 8 areas, which are the top 3 you would most like to focus on with your financial coach? \*

- Saving for retirement
- Building short-term savings
- Budgeting
- Improving credit
- Getting health insurance
- Earning more income
- Paying off debt
- Completing taxes

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(32) Select a photo

(33) Please complete this sentence:  
This photograph represents financial well-being to me because...

(34) Of these 8 areas, which are the top 3 you would most like to focus on with your financial coach?

- Saving for retirement
- Building short-term savings
- Improving credit
- Getting health insurance
- Earning more income
- Paying off debt
- Completing taxes

(35) Please rate how well or not well you feel you're doing in the following areas. See the table in image 17. Options to rate below will be determined by the 3 areas selected above in question 34.

## Goals

Please rate how well or not well you feel you're doing in the following areas:

	Poor	1	2	3	4	5	6	7	8	9	Excellent
Savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>					
Budgeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debt reduction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Consent Form for Research

Breakthrough Urban - TEST0013600000gt6gkAAA helps participants become more financially secure by assisting them to get and keep jobs, enter and complete training, access public benefits for which they are eligible, and learn how to manage their money. Breakthrough Urban - TEST0013600000gt6gkAAA is working with Local Initiatives Support Corporation ("LISC") to figure out which kinds of assistance and supports are helpful to participants and which ones are not. The information you provide us during your participation in this program will be compiled with other people's data and shared with LISC to help provide better service to participants.

### Your Right to Confidentiality

The information you provide to Breakthrough Urban - TEST0013600000gt6gkAAA, and LISC is completely confidential. In research reports and presentations, your privacy will always be respected and your name or other personal information that might identify you will never be disclosed to the public or sold for commercial purposes.

### Benefits and Risks

There are no special benefits or risks to you as an individual if you participate in this research; the information will be used only for learning purposes, so that programs know the kinds of assistance and support that help people become more financially secure. **Participation in this research study is completely voluntary.** If you do not want to participate in the research, you may still continue to receive the same services and supports. Also, if you choose to participate in the research, you may discontinue participation at any time without penalty.

- Yes, I have read this form and agree to participate in the research conducted by this agency and LISC
- No, I have read this form and have decided not to agree to participate in the research conducted by this agency and LISC

If you have any questions regarding this research or your rights, please contact: <FOC Director Name> at [foc\\_contact@breakthroughurban.com](mailto:foc_contact@breakthroughurban.com) or 555-555-5555

Please type your full name below to sign:

Jackie fake

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## CONSENT FORM FOR RESEARCH

In the last part of this section, clients will be asked to review and e-sign\* the consent to research form. In this form, clients are informed of how the data they share is used. Client information will be compiled with other and only aggregated information is ever reported, maintaining client confidentiality.

The client must select if they authorize their information to be used for research purposes. Selecting no will not affect client services.

\*not an official e-signature.

## Welcome

This survey will ask you some questions about your financial situation and your budget. Don't worry if you can't give exact numbers. We're looking for a general snapshot of your finances.

In total, this should take ~10 minutes to complete.

Think about how much you normally spend in the following categories:

- Housing and utilities
- Transportation
- Childcare
- Health and medical care
- Debt
- Groceries and eating out
- Regular monthly expenses
- Irregular or "once-in-a-while" expenses

**Are you planning to answer questions about your budget for your whole household or for just yourself?\***

- Just myself
- More than just me

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## PART 2: FINANCIAL ASSESSMENT LANDING PAGE

Once a client has completed the digital intake (part 1) they will arrive at another landing page to begin part 2: the financial assessment. This part will take the client approximately 10 minutes to complete. The information gathered during this section will support the financial coach with baseline information that can then be verified instead of collected in the first session. If a client arrives at this page but finds that they are not able to complete it, the daily digest report will inform the contact person at your FOC and it will generate a unique link for the client to resume part 2 at a later time. The first question asked: (1) Are you planning to answer questions about your budget for your whole household or for just yourself?

## Finances

We want to know a little bit more about the financial products and services that you use and how well they are meeting your needs.

### Do you have a checking account?

- Yes
- No

### Do you have a savings account?

- Yes
- No

### Do you find you frequently...

	Yes	No
bounce checks?	<input type="radio"/>	<input checked="" type="radio"/>
get charged overdraft fees?	<input type="radio"/>	<input checked="" type="radio"/>

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- Yes
- No

### Have you ever had a checking account?

- Yes
- No

### What is the main reason you don't have a checking account now?

- The bank told me I couldn't have one because of things that happened before
- The bank takes too long to process transactions
- I don't know how to open an account
- The fees are too high
- I don't like dealing with the bank personnel
- I don't make enough money to make having an account useful
- There are no banks in my neighborhood
- Other

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## Finances

The questions below will help us get a sense of areas you'd like to work on in financial coaching sessions that are included as part of this program.

### Respond yes or no

	Yes	No
Do you currently have a personal budget, spending plan, or financial plan?	<input type="radio"/>	<input checked="" type="radio"/>
Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)?	<input type="radio"/>	<input checked="" type="radio"/>
Over the past month, would you say your family's spending on living expenses was less than its total income?	<input type="radio"/>	<input checked="" type="radio"/>
In the last 2 months, have you been charged a late fee on a loan or bill?	<input checked="" type="radio"/>	<input type="radio"/>

**How confident are you in your ability to achieve a financial goal you set for yourself today?**

- Not at all confident
- Somewhat confident
- Very confident

**If you had an unexpected expense or someone in your family lost a job, got sick or had another emergency, how confident are you that your family could come up with money to make ends meet within a month?**

- Not at all confident
- Somewhat confident
- Very confident

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## FINANCES

### (2) Do you have a checking account?

-IF «Yes» (3) Do you find you frequently.....

-IF «No» (4) Have you ever had a checking account? & (5) What is the main reason you don't have a checking account now?

### (6) Do you have a savings account?

(7) Do you currently have a personal budget, spending plan, or financial plan?

(8) Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings?)

(9) Over the past month, would you say your family's spending on living expenses was less than its total income?

(10) In the last 2 months, have you been charged a late fee on a loan or bill?

(11) How confident are you in your ability to achieve a financial goal you set for yourself today?

(12) If you had an unexpected expense or someone in your family lost a job, got sick or had another emergency, how confident are you that your family could come up with money to make ends meet within a month?

# INCOME

In this section, clients are prompted to begin filling in the budget.

The introduction to this sections says, «We know that often people rely on money coming from different sources in order to make ends meet at the end of the month. We want to know more about the different ways you earn and receive money each month.

Below are several common ways that people receive money or financial assistance. Please report how much you usually receive from each every month»

(13) Monthly wages from a full or part-time job after taxes (including others in your household)

(14) Do you receive any public benefits, such as social security, unemployment, or SNAP?

- IF «Yes» (15) Monthly income from public benefits (ie Social Security Income (SSI) or Disability Income (SSDI)) / (16) Monthly unemployment benefits / (17) Monthly SNAP/ Food Stamps or WIC

(18) Other sources of income, per month

(19) How satisfied are you with your current employment situation? See options in the image.

## Income

We know that often people rely on money coming from different sources in order to make ends meet at the end of the month. We want to know more about the different ways you earn and receive money each month.

Below are several common ways that people receive money or financial assistance. Please report how much that you usually receive from each every month.

**REMINDER:** Your answers should reflect your entire household's finances.

If you receive money in some months but not others, do your best to average it over 12 months.

**Monthly wages from a full or part-time job after taxes (including others in your household)** \$ 3000

**Do you receive any public benefits, such as social security, unemployment, or SNAP?**

- Yes
- No
- I'm not sure
- I prefer not to answer

**Other sources of income, per month** \$ [ ]

**How satisfied are you with your current employment situation?**

- Not at all satisfied
- Somewhat dissatisfied
- Neither satisfied or dissatisfied
- Somewhat satisfied
- Completely satisfied

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**Monthly wages from a full or part-time job after taxes (including others in your household)** \$ 3000

**Do you receive any public benefits, such as social security, unemployment, or SNAP?**

- Yes
- No
- I'm not sure
- I prefer not to answer

**Monthly income from public benefits (i.e. Social Security Income (SSI) or Disability Income (SSDI))** \$ [ ]

**Monthly unemployment benefits** \$ [ ]

**Monthly SNAP/Food stamps or WIC** \$ 300

**Other sources of income, per month** \$ [ ]

**How satisfied are you with your current employment situation?**

- Not at all satisfied
- Somewhat dissatisfied
- Neither satisfied or dissatisfied

## HOUSING

### Housing

How much did you spend on housing last month between your rent/mortgage and other housing expenses (i.e. fees, insurance, maintenance)?

Don't worry if you don't have the exact numbers; you'll have time to gather your bills before your first session.

Rent	\$ 500
Other utilities: water, electricity, gas, sewer, etc	\$ 150
Other housing expenses	\$ 50

#### How satisfied are you with your current living arrangement?

- Not at all satisfied
- Somewhat satisfied
- Neither satisfied or dissatisfied
- Somewhat dissatisfied
- Completely satisfied

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(20) How much did you spend on housing last month between your rent/mortgage and other housing expenses (i.e. fees, insurance, maintenance)?

(21) How satisfied are you with your current living arrangement?

## TRANSPORTATION

(22) Do you have a car?

- IF «Yes» How much did you spend on your car(s) last month? (23) For Car payment(s) / (24) Insurance (monthly) / (25) Gasoline/ (26) other car expenses (parking tickets etc.)

- IF «No» (27) Are you looking to buy a car within the next year?

How much did you spend on other transportation expenses last month?

(28) Public Transportation

(29) All other transportation costs (maintenance, ridesharing or taxis, bike maintenance, etc)

### Transportation

**REMINDER:** Your answers should reflect your entire household's finances.

#### Do you have a car?

- Yes
- No

#### Are you looking to buy a car within the next year?

- Yes
- No

#### How much did you spend on other transportation expenses last month?

Public transportation	\$ <input type="text"/>
All other transportation costs (maintenance, ridesharing or taxis, bike maintenance, etc)	\$ <input type="text"/>

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#### How much did you spend on your car(s) last month?

Car payment(s)	\$ <input type="text"/> 200
Insurance (amount paid monthly)	\$ <input type="text"/> 100
Gasoline	\$ <input type="text"/> 100
Other car expenses (parking, tickets, etc)	\$ <input type="text"/> 50

#### How much did you spend on other transportation expenses last month?

Public transportation	\$ <input type="text"/>
All other transportation costs (maintenance, ridesharing or taxis, bike maintenance, etc)	\$ <input type="text"/>

## Food

**REMINDER:** Your answers should reflect your entire household's finances.

In addition to transportation and housing, food and groceries are the most common expenses that we face each month. Let's talk more about your expenses related to food and groceries.

**How many times do you go to the grocery store in a usual month?**

2 per month

**When you go to the grocery store, how much do you usually spend?**

Groceries

\$ 200

This means that each month, you normally spend about: \$ 400

**How many times do you usually eat out at restaurants or fast food in a usual week?**

1 per week

**How much do you usually spend when you go out to eat?**

Eating out at restaurants or fast food

\$ 10

This means that each month, you normally spend about: \$ 43

## FOOD

(30) How many times do you go to the grocery store in a usual month?

(31) When you go to the grocery store, how much do you usually spend?

The form will then auto calculate the total spending on groceries per month.

(32) How many times do you usually eat out at restaurants or fast food in a usual week?

(33) How much do you usually spend when you go out to eat?

The form will then auto calculate the total spending on eating out per month.

## CHILDREN

(34) Do you have children or are there any children that you financially support?

- IF «Yes» How much did you spend on child-related expenses last month?

(35) Childcare costs

(36) Child support payments you are making

(37) School expenses

(38) Other child expenses

## Children

**Do you have children or are there any children that you financially support?**

Yes

No

**How much did you spent on child-related expenses last month?**

Childcare costs

\$ 50

Child support payments you are making

\$

School expenses

\$ 50

Other child expenses

\$

100

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## Health and Medical

How much did your household pay for insurance last month?

Health insurance \$

Dental insurance \$

Life insurance \$

How much did your household spend on health and medical care last month?

Health expenses, medications, non-prescription health expenses, medical expenses, etc.

Health and medical expenses \$

Prescription medications \$

How difficult is it for you to cover your usual health and medical expenses each month (including any prescriptions and non-prescription medications)?

- Very difficult
- Somewhat difficult
- A little difficult
- Not difficult at all
- I don't know

Do you feel like you have to make choices between getting healthcare and other things like housing or groceries?

- Often
- Sometimes
- Rarely
- Never
- I don't know

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## HEALTH & MEDICAL

How much did your household pay for insurance last month?

(39) Health Insurance

(40) Dental Insurance

(41) Life Insurance

How much did your household spend on health and medical care last month?

(42) Health and Medical Expenses

(43) Prescription Medications

How difficult is it for you to cover your usual health and medical expenses each month (including any prescriptions and non-prescription medications)?

(44) Do you feel like you have to make choices between getting healthcare and other things like housing or groceries?

## DEBTS

(45) Do you make monthly payments on any credit cards or loans other than your car or mortgage?

-IF «YES» How much did you pay to your debts last month?

(46) Credit card payments

(47) Consumer Loans

(48) Student loans

(49) Other debt payments

## Debts

**REMINDER:** Your answers should reflect your entire household's finances.

Do you make monthly payments on any credit cards or loans other than your car or mortgage?

- Yes
- No

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Do you make monthly payments on any credit cards or loans other than your car or mortgage?

- Yes
- No

How much did you pay to your debts last month?

Credit card payments \$

Consumer loans (i.e. payday loans, online loans, rent-to-own, etc) \$

Student loans \$

Other debt payments \$

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## OTHER BILLS

How much do you pay each month for these monthly bills?

(50) Phone

(51) Cable/ Internet

How much do you pay each month for different subscriptions or memberships? Netflix, Amazon, Hulu, Spotify, Gym memberships, online subscriptions, magazine subscriptions, other types of memberships, etc.

(52) Total subscriptions and memberships

### Other Monthly Bills

**REMINDER:** Your answers should reflect your entire household's finances.

How much do you pay each month for these monthly bills?

Phone \$ 60  
Cable/Internet \$ 45

**How much do you pay each month for different subscriptions or memberships?**

Netflix, Amazon, Hulu, Spotify, Gym memberships, online subscriptions, magazine subscriptions, other types of memberships, etc.

Total subscriptions and memberships \$ 16

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## Personal Expenses

**REMINDER:** Your answers should reflect your entire household's finances.

How much did you spend on these last month?

Buying cosmetics, hair products, and other toiletries \$ 30  
Getting a haircut or going to the salon \$  
Buying clothing or accessories \$ 100  
Laundry or dry cleaning \$ 50  
Pet care \$  
Buying gifts for others \$  
Tobacco / Alcohol \$  
Education, classes or tuition for yourself \$  
Giving to charity or tithing \$  
Other expenses \$

## PERSONAL EXPENSES

(53) How much did you spend on these last month?

(54) Buying cosmetics, hair products, and other toiletries

(55) Getting a haircut or going to the salon

(56) Buying clothing or accessories

(57) Laundry or dry cleaning

(58) Pet care

(59) Buying gifts for others

(60) Tobacco / Alcohol

(61) Education, classes or tuition for yourself

(62) Giving to charity or tithing

(63) Other expenses

## Finances

This statement applies to me:

**I could handle a major unexpected expense**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

**I am securing my financial future**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

**Because of my money situation, I feel like I will never have the things I want in life**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

**I can enjoy life because of the way I'm managing my money**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

**I am just getting by financially**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

**I am concerned that the money I have or will save won't last**

- Completely
- Very well
- Somewhat
- Very little
- Not at all

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## Finances

This statement applies to me:

**Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month**

- Always
- Often
- Sometimes
- Rarely
- Never

**I have money left over at the end of the month**

- Always
- Often
- Sometimes
- Rarely
- Never

**I am behind with my finances**

- Always
- Often
- Sometimes
- Rarely

## FINANCIAL HEALTH

This financial health assessment was developed by the Consumer Financial Protection Bureau (CFPB) and designed to try and quantify a client's «financial well-being» using a set of questions on a scale. This assessment is one of the 4 required baseline financial assessments all clients complete when entering the FOC.

To learn more about this assessment visit: [www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/](http://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/)

(64) I could handle a major unexpected expense

(65) I am securing my financial future

(66) Because of my money situation, I feel like I will never have the things I want in life

(67) I can enjoy life because of the way I'm managing my money

(68) I am just getting by financially

(69) I am concerned that the money I have or will save won't last

(70) Giving a gift for a wedding, birthday or other occasions would put a strain on my finances for the month

(71) I have money left over at the end of the month

(72) I am behind with my finances

# COMPLETION PAGE, YAY!

Sign up with your FOC

Fill out intro survey

Complete your financial snapshot

Attend your first appointment

**Great job! You did it!**

You're almost done - all that is left is for you to meet with your coach.

Everyone here at [Breakthrough Urban \(test1\)](#) is committed to helping you to build a strong foundation and reach your goals.

If you ever have questions or you need anything, please reach out. We are here for you, and we're looking forward being a part of your journey.

A few tips:

- If you need to cancel, do so a day before your appointment by emailing or calling your coach.
- Take a moment to think about and plan how will you get to your appointment if it is in person.
- GET EXCITED! You are doing a great thing for your future.

Phone: 555-555-5555  
Email: foc\_contact@breakthroughurban.com

LISC

When the client has completed both the intake and the financial assessment they will be directed to this landing page and informed on the next steps. The Coach receive this client's information in the daily digest and the coach's report and will use this to reach out to the client to set up the first coaching appointment.

When the client completes both assessments a case record will also be created in Salesforce. Coaches should search for clients in Salesforce to confirm the case record was created.

## REPORTS

This section will present the two reports that coaches receive on the back end after a client has begun to fill in the digital forms. The two reports include (1) daily digest report and (2) coach's report.

### (1) Daily Digest Report

The digest report is sent out daily and reports a list of clients that have completed or partially completed the digital forms. This report will only be sent to the primary contact person at the FOC that was selected when the FOC registers for this tool.

This report helps keep track of new FOC clients and reaching out directly to them to schedule an appointment. In this report, you will notice several scenarios, and depending on the scenario the client will either be ready to begin coaching (and data was entered into Salesforce) or may need to be contacted to gather more information. See page 19 for more information

### (2) Coach's Report

This report is sent out only when a client has completed the digital forms and will provide the coach with detailed responses and conversation cues for each unique client that can be used in the first coaching session. See more on pages 20 and 21.

## DAILY DIGEST

The daily digest will provide the FOC primary contact with the following information based on the intake activity that has occurred in the last 24-72 hours. Below is a sample of an email that will be sent. Coaches may notice 4 different scenarios in this email.

(1) This is a client that has only completed the first page of the intake assessment or was not able to complete the intake assessment. This client will NOT be entered into Salesforce. The coach will need to reach out to this client and send them the intake assessment link again.

(2) This is a client who has completed the intake assessment but not the financial assessment. This client will be entered into Salesforce but will be missing the financial information. A unique link

will be generated for them to complete the financial assessment. Coaches either share this unique link directly to the client to complete the assessment before scheduling an appointment or they can use the link to complete the assessment with the client.

(3) The Arc tool will flag any duplicate clients. This is done by comparing names and emails in Salesforce. If the client already has a case record the report will flag them as a duplicate and will NOT create a new case record for that client. Coaches should verify this in Salesforce and reach out to the support desk if there are any concerns.

(4) This client has completed both assessments (yay)! and is ready to schedule their first appointment with their coach. They will be entered in Salesforce and coaches should search them in Salesforce to verify entry. A coach's report will also be generated for this client and sent out as a separate email with a pdf attachment. Coaches should look out for this report and use it to assist them during the first session. See pages 20-21 to learn more.

**From:** LISC Arc Tool  
**To:** Jacqueline Guzman  
**Subject:** Site digest for Breakthrough Urban (test1) - 10/13  
**Date:** Tuesday, October 13, 2020 4:00:20 AM

Hi,

Here is a summary of the clients that enrolled at your site in the last 24 hours.

### Contact information

These clients only provided contact information. They did not complete an intake or a budget assessment. They have not been added to Salesforce. You need to reach out to them in order to complete the form online using your standard intake link (<https://arc.lisc.org/s/test1/>) or with you over the phone.

#### 1. John smith

jsmith@gmail.com - 555-897-8983 - Prefers email

### Intake but not financial assessments

These clients completed just the intake but did not finish the financial assessments. They will have to complete the financial assessments. They could complete the assessment with their coach in the session or you can send them the link to finish the assessment.

#### 2. Romeo johnson

rj@gmail.com

[Salesforce Case Record](#)

Assessment link: <https://arc.lisc.org/s/test1/u/96e1ac38-f3ef-4236-b34a-58b1b1e71b7b/>

#### 2. Jackie Fake

NOT ADDED TO SALESFORCE - Duplicate. See separate email for details.

jguzman@lisc.org

Assessment link: <https://arc.lisc.org/s/test1/u/e696bbc7-637f-4253-814e-ffe80ee336ce/>

### Complete and entered into Salesforce

The clients that completed both an intake and the financial assessments. All you need to do is schedule a session.

#### 4. Jackie Fake

jguzman@lisc.org - 555-239-0002 - Prefers phone

[Salesforce Case Record](#)

## COACH'S REPORT

The Coach's Report will be sent to the FOC point of contact(s). This report should be reviewed prior to the session with the client and used to dig deeper into their goals and needs from the coaching relationship. Some possible powerful questions that could follow during the session could include:

### Can you tell me more?

Ask about goals, budgets, and anything that you, as a coach, are genuinely interested in.

### What does success look like?

This question helps clients move beyond limiting beliefs or things in their way to imagine achieving their goals.

### What can you do differently to get there?

This coaching question puts the client in charge and helps them to think through their own solutions.

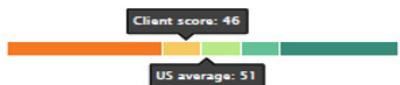
Coaching focuses on behavior change rather than knowledge transfer or problem-solving. The Coach's Report should be used as a starting point for behavior change and a deepening of understanding.

## JACKIE GUZMANSC2

### DEMOGRAPHICS

31 years old | High School Diploma  
Primary language: Spanish  
Housing Situation? Rent, subsidized  
Household Size: 1 | No Children  
Marital Status: Separated

### CFPB WELLBEING SCORE



### PRODUCTS AND PRACTICES

- Checking Account? YES  
Do you frequently bounce checks (at least 1/month for past 3 months)? NO  
 overdraft? NO
- Bills - In the last 2 months, have you been charged a late fee on a loan or bill? NO
- Budget? YES  
Personal spending plan or financial plan
- If you had an unexpected expense or emergency, how confident are you that your family could come up with money to make ends meet at the end of the month? SOMEWHAT CONFIDENT

### Savings Account? YES

Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)? NO

### Health Insurance? YES

Public health insurance

### MONTHLY BUDGET - [HOUSEHOLD]

#### TOTAL INCOME

**1000**

Wage: \$1000  
Other Income: \$-

Benefits: \$-  
SSI/SSDI \$-, TANF \$-,  
Unemployment \$-

#### TOTAL EXPENSES

**-1357**

Fixed Costs: \$820  
Housing \$500, Utilities \$150, Debt payment \$-,  
Transportation \$70, Health \$-

Variable Costs: \$537  
Food \$487, Childcare \$-,  
Personal \$50

#### NET INCOME

**-357**

### GOALS

#### VISUAL GOAL-SETTING



This photograph represents financial well-being to me because....  
Balance

#### PERCEIVED ABILITY TO REACH GOALS

How confident are you in your ability to achieve a financial goal you set for yourself today?  
SOMEWHAT CONFIDENT

### CONVERSATION STARTERS

#### CURRENT STATE IN PREFERRED FOCUS AREAS

Health insurance

Budgeting

Savings

7

6

5

"These are areas you said you wanted to focus on and how you rated your current performance in each area. How could we help you feel 1-2 points more confident about these areas?"

#### SATISFACTION WITH CURRENT CIRCUMSTANCES

"This is how you rated your current circumstances regarding different aspects of life. In each, could you tell me a bit more about why you rated your current circumstances the way you did?"

Current Employment Situation  
How satisfied are you with your current employment situation?

SOMEWHAT DISSATISFIED

Current Living Arrangement  
How satisfied are you with your current living arrangement?

SOMEWHAT DISSATISFIED

Current Health Circumstances  
How well do you feel you are able to cover your usual health and medical expenses (including any prescriptions and non-prescription medications)?

SOMEWHAT DISSATISFIED

## COACH'S REPORT CONTINUED

If completed, the Coach's Report will also include a budget. It is important to note that this budget will not be uploaded to Salesforce. During the first or second session, depending on client goals and needs, the budget should be reviewed and refined. Research suggests that budgeting is an iterative process and coaches can and should use the client budget as a starting point to delve into financial goals and values.

### Budget Assessment Detail

Assessment Date: **9/3/2020**

Budget reflects own finances/whole HH: **Household**

#### Monthly Income

Net income only/Net and gross income: **Net income only**

Wages - Net: **\$1000**

SSI/SSDI - net: **\$-**

SNAP (food stamps)/WIC - net: **\$-**

Unemployment - net: **\$-**

Other Income (not public benefit) - net: **\$-**

#### Housing Expenses

Rent: **\$500**

Mortgage 1 - Primary Residence: **\$-**

Other Housing Expenses: **\$0**

#### Utilities Expenses

Cell Phone: **\$100**

Other Utilities Expenses: **\$150**

#### Food Expenses

Groceries: **\$400.00**

Other Food Expenses: **\$87.00**

#### Transportation Expenses

Vehicle 1: **\$-**

Gas: **\$-**

Car Insurance: **\$-**

Public Transportation: **\$50**

Other Transportation Expenses: **\$20**

#### Health Related Expenses

Health Insurance: **\$-**

Dental Insurance: **\$-**

Life Insurance: **\$-**

Monthly medical and prescriptions bills: **\$-**

#### Child/Dependent Related Expenses

Child Support: **\$-**

Childcare/Daycare: **\$-**

Education (for children/dependents): **\$-**

Other Child/Dependent-Related Expenses: **\$-**

#### Credit Card/Loan/Other Debt Payments

CC1, CC2, CC3, etc.: **\$-**

Student Loan(s): **\$-**

Consumer Loan(s): **\$-**

Other Debt Payments: **\$-**

#### Personal Expenses

Cable/Internet: **\$50**

Laundry/Dry Cleaning: **\$-**

Tobacco & Alcohol: **\$-**

Clothing & Accessories: **\$-**

Hair Products/Toiletries: **\$-**

Beauty Salon/Barber Shop: **\$-**

Other Personal Expenses: **\$-**

#### Miscellaneous Expenses

Charitable Giving: **\$-**

Gifts to Others: **\$-**

Pet Care: **\$-**

Membership Dues: **\$-**

## **FREQUENTLY ASKED QUESTIONS:**

### **HOW DOES MY FOC GAIN ACCESS TO THIS TOOL?**

If your organization is interested in gaining access to this tool, a program manager must complete [this form](#) (one submission from each FOC). To get your FOC setup we will gather contact information to customize the tool. We'll ask for FOC name as you will like it to be displayed on the landing page and the contact information for the primary coach who will receive the daily digest and the coach's reports.

### **WHO SHOULD BE THE CONTACT PERSON FOR THE DAILY DIGEST REPORT AND COACH'S REPORT?**

You may want to consider a staff member who would best be able to determine what coach the client should meet with first. This could be a data specialist or FOC program manager.

### **WHERE DO I GET THE LINK TO SEND A CLIENT(S)?**

After your FOC registration has been processed, the primary contact will receive a welcome message that will include your organization's unique link.

### **DOES EVERY CLIENT NEED TO COMPLETE A DIGITAL INTAKE VIA THE ARC TOOL?**

No, this is just another option, clients can certainly complete the traditional paper form if that is their preferred method.

### **WHAT HAPPENS AFTER A CLIENT COMPLETES THE FULL INTAKE AND FINANCIAL ASSESSMENT?**

When the client has completed both the intake and the financial assessment the primary contact will receive this client's information in the daily digest and the coach's report and will use this to reach out to the client to set up the first coaching appointment. A case record will also be created in Salesforce, coaches should search for clients in Salesforce to confirm the case record was created.

### **WHAT IF A CLIENT DOES NOT COMPLETE THE INTAKE?**

In the daily digest report, this client will be listed as having only submitted contact information. The coach will need to reach out to this client and resend them to the FOC intake assessment link. This client will NOT be entered into Salesforce.

## **WHAT IF A CLIENT COMPLETES THE INTAKE BUT DOES NOT COMPLETE THE FINANCIAL ASSESSMENT?**

This client will be entered into Salesforce but will be missing the financial information. In the daily digest report, this client will be listed as having completed the intake but not the financial assessment. A unique link will be generated for this client to complete the financial assessment at a later time. Coaches either share this unique link directly to the client to complete the assessment before scheduling an appointment or they can use the link to complete the assessment with the client.

## **WHAT LINK DO I SEND A CLIENT WHO HAS COMPLETED INTAKE BUT NOT THE FINANCIAL ASSESSMENT?**

A unique link will be generated for each client and sent to the FOC primary contact via the daily digest. Coaches can send clients the link located next to their name in the report.

## **WHAT IF THE CLIENT IS ALREADY IN SALESFORCE?**

The Arc tool will flag any duplicate clients. This is done by comparing client names and emails in Salesforce. If the client already has a case record the report will flag them as a duplicate and will NOT create a new case record for that client. Coaches should verify this in Salesforce and reach out to the support desk if there are any concerns.

## **CAN A CLIENT COMPLETE THE ARC TOOL FORMS ON THEIR MOBILE PHONE?**

Yes, it can be completed on a computer or mobile device. We have found that when using a computer the google chrome browser provides the best interface.

## **HAVE ADDITIONAL QUESTIONS OR AN ISSUE TO REPORT?**

Send any questions or request for support to FFTFOCSupport@lisc.org

**LISC**