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.
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 include 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.

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
(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
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
DEMOGRAPHICS

(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
HOUSEHOLD

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?
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?
(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
- Budgeting
- 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.

VISUAL GOAL-SETTING

Visual goal-setting can help people to see beyond their immediate needs to their larger motivations. This exercise is intended to begin the goal-setting process and should be the first step in the process. Coaches will want to use client responses during the first session to create a bigger vision and concrete action plan steps.
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?

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.
(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.
### HOUSING

(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?

<table>
<thead>
<tr>
<th>Housing</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$500</td>
</tr>
<tr>
<td>Other utilities: water, electricity, gas, sewer, etc</td>
<td>$150</td>
</tr>
<tr>
<td>Other housing expenses</td>
<td>$50</td>
</tr>
</tbody>
</table>

### 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)
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
**Health and 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
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

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
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/

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
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.
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.
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.
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.

<table>
<thead>
<tr>
<th>Budget Assessment Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessment Date: 9/3/2020</td>
</tr>
<tr>
<td>Budget reflects own finances/whole HH: Household</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income only/Net and gross income: Net income only</td>
</tr>
<tr>
<td>Wages - Net: $1000</td>
</tr>
<tr>
<td>SSI/SSDI - net: $-</td>
</tr>
<tr>
<td>SNAP (food stamps)/WIC - net: $-</td>
</tr>
<tr>
<td>Unemployment - net: $-</td>
</tr>
<tr>
<td>Other Income (not public benefit) - net: $-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent: $500</td>
</tr>
<tr>
<td>Mortgage 1 - Primary Residence: $-</td>
</tr>
<tr>
<td>Other Housing Expenses: $0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Utilities Expenses</td>
</tr>
<tr>
<td>Cell Phone: $100</td>
</tr>
<tr>
<td>Other Utilities Expenses: $150</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Food Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries: $400.00</td>
</tr>
<tr>
<td>Other Food Expenses: $87.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transportation Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle 1: $-</td>
</tr>
<tr>
<td>Gas: $-</td>
</tr>
<tr>
<td>Car insurance: $-</td>
</tr>
<tr>
<td>Public Transportation: $50</td>
</tr>
<tr>
<td>Other Transportation Expenses: $20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health Related Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health insurance: $-</td>
</tr>
<tr>
<td>Dental insurance: $-</td>
</tr>
<tr>
<td>Life Insurance: $-</td>
</tr>
<tr>
<td>Monthly medical and prescriptions bills: $-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child/Dependent Related Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Support: $-</td>
</tr>
<tr>
<td>Childcare/Daycare: $-</td>
</tr>
<tr>
<td>Education (for children/dependents): $-</td>
</tr>
<tr>
<td>Other Child/Dependent-Related Expenses: $-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Credit Card/Loan/Other Debt Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC1, CC2, CC3, etc.: $-</td>
</tr>
<tr>
<td>Student Loan(s): $-</td>
</tr>
<tr>
<td>Consumer Loan(s): $-</td>
</tr>
<tr>
<td>Other Debt Payments: $-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable/Internet: $50</td>
</tr>
<tr>
<td>Laundry/Dry Cleaning: $-</td>
</tr>
<tr>
<td>Tobacco &amp; Alcohol: $-</td>
</tr>
<tr>
<td>Clothing &amp; Accessories: $-</td>
</tr>
<tr>
<td>Hair Products/Toiletries: $-</td>
</tr>
<tr>
<td>Beauty Salon/Barber Shop: $-</td>
</tr>
<tr>
<td>Other Personal Expenses: $-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miscellaneous Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable Giving: $-</td>
</tr>
<tr>
<td>Gifts to Others: $-</td>
</tr>
<tr>
<td>Pet Care: $-</td>
</tr>
<tr>
<td>Membership Dues: $-</td>
</tr>
</tbody>
</table>
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