

## **Instrument 3. Virtual Site Visit Interviews**

# Integrating Financial Capability and Employment Services Project

## A. Introductory Statement and Consent

Thank you for your interest in today's discussion. This interview is being conducted for the *Integrating Financial Capability and Employment Services* project sponsored by the Office of Planning, Research, and Evaluation in the Administration for Children and Families, an agency within the U.S. Department of Health and Human Services. MEF Associates is conducting the study for them, with Urban Institute as partners. MEF Associates and Urban Institute are social policy research organizations located in the Washington, DC area. This project seeks to better understand financial capability interventions delivered in the context of employment and training programs serving adults with lower or modest incomes. As part of the project, we are interviewing staff and managers of programs that deliver employment and training programs and financial capabilities interventions that are in some way coordinated or integrated.

The intervention questions will focus on details about your organization, the employment and training and/or financial capability services it offers, the ways the two types of services work together, partnerships and staffing involved in delivering these services, promising practices and challenges in delivering these services, and any relevant outcome measurements and evaluations. The interview will take about 90 minutes.

Your participation is voluntary. You do not have to answer any question you do not want to, and you may end the interview at any time. You are not required to meet with us or answer our questions, and you may stop participating in the discussion at any time without any consequences. Everything you say during our conversation today will be kept private, meaning that your name will not be included in any report or publication associated with this study or its results. We keep your information private and will aggregate your thoughts with others participating in calls, so we believe there is minimal risk to you in participating in this conversation. This information will contribute to the evidence policymakers and practitioners have about financial capability interventions delivered in Employment and Training program contexts, and how they may be helpful for adults with low incomes, but you may not experience any direct benefits from participating in the study. [IF SMALL GROUP: However, we cannot ensure confidentiality with respect to other participants in the conversation today – this means we can't guarantee that other participants won't share what they hear or think they hear today with people outside this group. Additionally, we cannot confirm that unauthorized persons are not listening to the conversation, as each webcam or audio source cannot show the entire room. We ask that participants agree not to take screenshots of the screen, recordings of the conversation, and overall agree to not divulge the contents of this discussion.] If you have any questions, please let me know.

A government agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB number for this information collection is XXXX-XXXX and the expiration date is XX/XX/XXXX.

Are you comfortable with beginning the interview at this time?

I would like to record our conversation so I don't miss any details. No one will hear the recording except for the study team. If you prefer that we do not record today's conversation, we will take notes instead. Is it okay if I record this conversation? [IF SMALL GROUP: Please send me a private message if you are not comfortable with recording]. If you would like me to turn the recording off at any time, please let me know.

***[INTERVEIWER: PRESS RECORD and confirm by asking: "Do you give your permission for me to begin the interview at this time and record our conversation?"]***

# Virtual Site Visit Interviews

## Notes on this guide

*This guide is meant as a master guide that has questions for a number of different interviews. It is not necessary to ask all questions of all audiences; the interviewer should tailor the questions based on a) a review of what information has already been collected in earlier data collection modes; b) an understanding of the program model based on the earlier data collection and of which details will be most relevant given the model; and c) which questions are most appropriate for the staff roles and organizational roles of the various interviewees. Notes in many of the sections below provide more guidance, and the right-hand column provides suggestions of which staff roles may be most appropriate for each interviewee.*

*The legend for those recommended staff roles is as follows:*

*E&T Program Manager = ETM*

*E&T Program Staff = ETS*

*Financial Capability Program Staff Who Are Part of E&T Agency = ETFCS*

*Program Manager at Partner Organization = PPM*

*Program Staff at Partner Organization = PPS*

## A) Respondent Information

Question	Respondent
1) What is your official job title?	ALL
2) Please briefly describe your current position and primary job responsibilities.	ALL
3) What was your professional background before beginning this position?	ALL
4) Did you have any education or training before beginning this position relevant to delivering employment or financial capability services?	ALL

## B) Organization Information and Characteristics of Participants

*Notes to interviewer: Review responses from earlier data collection modes (survey, phone interview). Where possible, acknowledge and confirm information already provided.*

*Throughout interview, use “agency” instead of organization if that is more appropriate.*

Question	Respondent
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**Legend:** ETM = E&T Program Manager; ETS = E&T Program Staff; ETFCS = Financial Capability Program Staff Who Are Part of E&T Agency; PPM = Program Manager at Partner Organization; PPS = Program Staff at Partner Organization

1) Where is your organization located? What areas does the organization serve? a) What are some key characteristics of the service area? • Probe on demographics (e.g., race, ethnicity) and economic environment (e.g., availability of jobs, types of employers who hire program participants)	ALL
2) What are the primary programs your organization operates?	ETM; PPM
3) How large is the organization? a) About how many individuals does your organization serve in a typical year? b) What was the organization's budget in the previous year (or program year)? <i>If easily available, request a copy of any organizational charts and the most recent annual report. (Check before interview if these are already available on the organization's website.)</i>	ETM; PPM
4) What are the organization's major sources of funding (e.g., WIOA, funding from federal/state/city agencies, foundations, private contributions, fee for service, etc.) a) What are the main sources of funding for your employment & training services? b) What are the main sources of funding for your financial capability services?	ETM; PPM
5) How would you describe the overall mission of your organization?	ETM; PPM
6) How do you see financial capability services as aligning with the overall mission of your organization? How do you see employment & training services as aligning with the overall mission of your organization?	ALL
<b>C) Overview of Employment &amp; Training Services Offered</b>	
<i>Note to interviewer: Review responses from earlier data collection modes (survey, phone interview). Where possible, acknowledge and confirm information already provided. The purpose of this section is to obtain more detail on the main employment &amp; training services that provide a context for delivery of the financial capability services.</i>	
<b>Question</b>	<b>Respondent</b>
1) Does your organization offer any employment & training services? <i>If so, ask this set of questions about the partner organization; if not, skip ahead to just ask about financial capability services (Section D).</i>	PPM
2) We would like to learn a bit more about your employment & training services. <i>For each type of service, confirm understanding of delivery based on earlier data collection and confirm or ask more detailed questions as appropriate. If there was not information from previous data collection (e.g., if interviewing a partner not previously surveyed or interviewed) ask about whether each type of service was offered, and then ask the detailed questions that follow.</i> <ul style="list-style-type: none"> <li>▪ Employment counseling or coaching</li> <li>▪ Job search assistance</li> <li>▪ Soft skills training</li> <li>▪ Job development</li> <li>▪ Occupational or sectoral training</li> </ul>	ETM; ETS; PPM

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- Work-based training
- Employment retention services
- Case management
- Other types of services you consider part of your employment & training services

*For each, ask the following as needed; some questions may not be needed for all services based on earlier information collected:*

- i) Does your organization offer this service?
- ii) As part of what program(s)
- iii) Are they delivered onsite or at another location?
- iv) Are they delivered by your organization only or through partnership with another organization?
- v) What staff deliver these services? (*Probe on title and where the staff fit within the organization.*)
- vi) What is the target population for these services (e.g., TANF recipients, dislocated workers, refugees, veterans, formerly incarcerated)?
- vii) Are these services delivered one-on-one, in a group, workshop, etc.?
- viii) For how long do clients participate in these services (e.g., how many weeks)? For how many hours a week?
- ix) What do these services consist of? (Please describe the model or specific types of services delivered)?
- x) Are these services tied to your financial capability services?
  - (1) If so, how? (*Probe on how many clients who receive these services also receive financial capability services; whether there is any direct integration in service delivery*)
  - (2) (*If not, probe on how clients end up receiving both (e.g., referral from one to the other, referral from a case manager to both); whether there is any coordination in service delivery*)

*Specific service questions:*

**For occupational or sectoral training**

- i) What are the main occupations or sectors your training covers?
- ii) What certificates or degrees are available through the training?

**For work-based training**

- i) What type of work-based training (e.g., subsidized jobs, apprenticeships, internships) do you offer?

<p>3) To what extent do employers who hire your program participants conduct credit report screening as part of their hiring process?</p> <p>a) How well would you say you understand how employers use this kind of screening? Is there more that you or others at your organization would benefit from knowing about this process?</p> <p>b) To what extent do your employment &amp; training services share information with clients about this process?</p> <p>c) Do your employment &amp; training services include any services to help individuals improve their credit reports?</p>	<p>ETM; ETS; ETFCS</p>
<p><b>D) Financial Capability Services – Program Design &amp; Degree of Integration</b>  <i>Note to interviewer: Review responses from earlier data collection modes (survey, phone interview). Where possible, acknowledge and confirm information already provided. The purpose of this section is to obtain more specific detail on the financial capability services provided.</i></p>	
<p style="text-align: center;"><b>Question</b></p>	<p style="text-align: center;"><b>Respondent</b></p>
<p><b>D1) Identifying Services</b></p>	
<p>1) We would now like to learn more about your financial capability services.  <i>For each type of service, confirm understanding of delivery based on earlier data collection and confirm or ask more detailed questions as appropriate.</i></p> <ul style="list-style-type: none"> <li>▪ Financial education</li> <li>▪ Financial coaching</li> <li>▪ Financial counseling</li> <li>▪ Credit counseling</li> <li>▪ Financial access</li> <li>▪ Other types of services that you offer that you consider part of your financial capability services</li> </ul> <p><i>Note to interviewer: For each, ask the following sets of questions. If the organization offers multiple types of financial capability services and thinks of them as one program, ask the questions about the program as a whole and differentiate between its components only as needed. If the program offers multiple types of financial capability services and thinks of them as separate, you may need to run through the questions for each. Review earlier data collection in advance; many of these questions are the same as from the phone interview and you may not need to ask them of interviewees who were involved in earlier stages of data collection. However, the purpose of this section is to get more detail from more perspectives than earlier stages were able to supply.</i></p>	<p>ALL</p>
<p><b>D2) Background</b></p>	

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1) What program(s) includes these services? Please describe what other services this program includes, and how the financial capability service(s) fit within the program's other services.	ALL
2) When did your organization start offering these services?	ETM; PPM
3) Why did your organization decide to start offering these services?	ETM; PPM
4) Were you involved in the launch of these services? If so, say a little bit about what was involved in starting to offer the services?	ETM; PPM
5) Did you base these services on an existing model or curriculum, or did you (or a partner organization) develop a new model or curriculum for your program? a) <i>If used an existing curriculum or model: What model or curriculum?</i> b) <i>If used an existing curriculum or model: How did you choose the model or curriculum?</i> c) <i>If used an existing curriculum or model: Did you customize or make any changes to the model or curriculum? What kind of changes, and why?</i> d) <i>If developed a new curriculum or model: Why did you choose to develop a new curriculum or model?</i> e) <i>If developed a new curriculum or model: Please tell us about the process for developing the curriculum or model? How did you decide what to include?</i>	ETM; PPM
6) Do you see the goals of the financial capability services and E&T services as supporting each other? If so, in what ways?	ALL
7) Where are the financial capability services delivered (e.g., where employment & services are delivered, at another office or location, at a partner's location)? a) <i>If a different location than the E&amp;T services: Where are they offered in relation to the employment &amp; training services? How accessible are the locations to each other?</i>	ALL
8) <i>For programs with partnerships involved in the delivery of the financial capability service: What is the division of responsibility for administering and delivering these services among your organization and your partners?</i>	ALL
<b>D3) Population served</b>	
1) What do you consider the target population for the financial capability services? That is, who do you hope will choose to participate in the services?	ALL
2) How would you describe the clients who do participate in the services? a) <i>Probe on economic situation or other circumstances (e.g., low-income individuals, domestic violence survivors, individuals coming off income assistance, immigration status including whether any are undocumented), demographic characteristics, where they live.</i> b) In what other programs are they participating? c) What types of financial needs do clients typically have? d) What types of employment & training services needs do they typically have?	ALL

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e) Do you deliver these services in languages other than English? If so, what are the languages in which you deliver the services? What proportion of your clients receive services in other languages?	
3) How many clients have participated in the financial capability services? a) How many participate each year? b) How many have completed the services? How many complete each year?	ETM; PPM
<b>D4) Outreach/Recruitment</b>	
1) How do clients learn about the financial capability services?	ETS; ETFCS; PPS
2) Why do clients choose to participate in financial capability services?	ETS; ETFCS; PPS
3) In your opinion, why do you think clients who may benefit from your financial capability services might decline to participate?	ETS; ETFCS; PPS
4) What outreach and recruitment activities do you conduct to enroll clients in the financial capability services? a) <i>For programs where the delivery of employment and financial capability services are integrated:</i> In what ways do your outreach and recruitment efforts emphasize the employment components of your program? In what ways do they emphasize the financial capability components? b) <i>For programs where delivery of the services are distinct:</i> What recruitment strategies do you use to recruit individuals participating in employment & training services to take up financial capability services?	ETFCS; PPM; PPS
5) What outreach and recruitment strategies or messages do you find most successful? Are the most successful strategies different for individuals focused on employment than for other individuals?	ETFCS; PPM; PPS
6) Among your employment & training clients, who do you recommend to participate in financial capability services?	ETS; ETFCS
7) What strategies or messages do you find are most successful in convincing an employment & training services client to participate in financial capability services?	ETS; ETFCS
8) Is there a formal referral process? If so, what is involved?	ETS; ETFCS
9) Are any clients required to participate in the financial capability services? a) If so, which clients? b) If so, what program requires them to participate?	ETS; ETFCS; PPS
10) Do participants receive any incentives for being part of the program? If so, please describe what they are.	ETS; ETFCS; PPS
11) What are the main challenges related to recruiting individuals to take up financial capability services? How have you addressed those challenges?	ALL
12) Have asset limits for public assistance programs, such as Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI), affected your ability to engage or retain	ALL

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participants in financial capability services? In employment & training services? If so, can you elaborate?	
<b>D5) Intake and Assessment</b>	
1) Are there eligibility criteria for receiving the financial capability services? If so, what?	ETS; ETFCS; PPS
2) What are the main steps involved in the intake and enrollment process? a) <i>Probe on whether there is an orientation session, screening, and formal referral from the employment &amp; training services (and what they involve), and the nature of eligibility determination</i>	ETS; ETFCS; PPS
3) Are services free for participants? Are there any costs to the participant for any component of the program?	ETS; ETFCS; PPS
<b>D6) Program Services</b>	
<i>Note to interviewers: This section covers similar material as the phone interview guide, and you should review earlier data collected in advance, particularly in preparing to interview anyone involved in responding to the earlier data collection. However, in contrast to the phone interview guide, we recommend having the interviewee walk through the different stages of program participation to understand the services as they are implemented. While you will still need to gather information on the different program features, this guide treats them as probes. While the focus is on understanding the operation of the financial capability services in the context of employment programs, with this approach you should also gather information on the nature of the employment &amp; training services to the extent the delivery is integrated.</i>	ETS; ETFCS; PPM; PPS
1) Please walk us through the typical path that participants take through each stage of the program after enrollment. ▪ <i>Probe to ensure that you get complete details on the services delivered at each stage. Items to be sure to cover will differ based on the different program models, but as appropriate, probe on the following:</i> a) <i>Length of participation in services</i> b) <i>Time commitment of services at each stage (hours per day, days per week)</i> c) <i>Mode of delivery (in person, virtual/remote, self-paced, experiential)</i> d) <i>Model or curriculum used</i> e) <i>Extent to which services are tailored to the population being served and/or the individual being served</i> f) <i>Whether the services include helping clients navigate benefit cliffs and asset limits, and if so, how</i> g) <i>What staff, at which organization, deliver the services</i> h) <i>Workshop or group activities and what they cover (ask for schedule or syllabus, if shareable)</i>	

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<p>i) <i>One-on-one activities and what is covered during them</i>          j) <i>Integration of topics related to employment into the financial capability services</i>          k) <i>Topics/services most requested by participants</i>          l) <i>Tools used (including screening tools, assessments, planning tools, online platforms, etc.; ask for specific names if possible)</i>          m) <i>Ways in which financial capability services and employment &amp; training services are coordinated or integrated</i>          n) <i>Wraparound, supportive services, and other related services provided</i>          o) <i>Requirements for continuation in services</i>          p) <i>What “completion” of the services would consist of</i></p>	
<b>D7) Service Specific Questions</b>	
<b>For programs offering financial education</b>	ETS; ETFCS; PPM; PPS
1) In what ways, if at all, does the financial education incorporate issues related to finding or advancing in a job?	ETS; ETFCS; PPM; PPS
2) In what ways, if at all, does the financial education incorporate issues related to a household's changing financial situation when an individual finds a job?	ETS; ETFCS; PPM; PPS
3) In what ways, if at all, does the financial education incorporate issues related to the use of credit report employment screens during hiring?	ETS; ETFCS; PPM; PPS
<b>For programs offering financial coaching</b>	ETS; ETFCS; PPM; PPS
4) What methods, techniques, or practices do coaches use to help clients understand their financial behaviors? (e.g., motivational interviewing, behavioral economics, strengths-based client centered approach)	ETS; ETFCS; PPM; PPS
5) Who defines what is covered in the one-on-one sessions?	ETS; ETFCS; PPS
6) Can you describe the typical financial goals listed by the clients?	ETS; ETFCS; PPS
7) To what extent do coaches work with clients on employment goals? To what extent do they work with clients on financial goals that are related to finding or advancing in a job? In what ways do coaches support clients in working towards those goals?	ETS; ETFCS; PPS
8) How do coaches follow up with clients? (e.g., email, phone, text)	ETS; ETFCS; PPS
9) What are some strengths that participants have? How do coaches leverage them?	ETS; ETFCS; PPS
<b>For programs offering financial counseling</b>	ETS; ETFCS; PPS
10) Who defines what is covered in the one-on-one sessions?	ETS; ETFCS; PPS
11) Does the counselor work with clients on any issues related to employment (e.g., issues related to finding or advancing in a job, issues related to changing financial situations when an individual finds a job)?	ETS; ETFCS; PPS
<b>For programs offering credit counseling</b>	ETS; ETFCS; PPS

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12) What tools (e.g., budget sheets, tools for understanding credit reports and scores, debt management plan) do counselors use to help clients understand and evaluate their financial status?	
13) What options are available for clients to help them improve their credit or financial status (e.g., debt, bankruptcy counseling, budgeting, etc.)?	ETS; ETFCS; PPS
14) Is delivery of credit counseling integrated with the delivery of any employment & training services? If so, how?	ETS; ETFCS; PPS
15) Does the credit counselor work with clients on any issues related to employment (e.g., issues related to finding or advancing in a job, issues related to changing financial situations when an individual finds a job)?	ETS; ETFCS; PPS
16) Do either employment & training services or credit counseling discuss with clients how employers use credit scores in the hiring process?	PPM; PPS
<b>For programs offering financial access services</b>	ETS; ETFCS; PPS
<i>If program offers access to bank accounts</i>	
17) What type of accounts (e.g., checking, savings)?	
18) What are the features of the accounts (e.g., fees, overdraft protection, minimum balance requirements, required savings/deposit amounts, rates)?	ETS; ETFCS; PPS
19) What support do you provide clients in opening, maintaining, and managing the bank accounts? <ul style="list-style-type: none"> <li>▪ Do you provide any support in using the accounts in the context of employment (e.g., helping clients set up direct deposit for paychecks, discussing using the accounts to save a portion of earnings)?</li> </ul>	ETS; ETFCS; PPS
<i>If program offers access to low-cost loans</i>	ETS; ETFCS; PPS
20) What are the terms of the loan, such as the size, repayment period, fees, and interest rate?	
21) For what purposes can clients obtain a loan? <ul style="list-style-type: none"> <li>▪ <i>Probe on whether any of the purposes are explicitly related to finding or advancing in a job.</i></li> </ul>	ETS; ETFCS; PPS
22) What support do you provide clients in managing the debt after they have obtained the loan?	ETS; ETFCS; PPS
<i>If program offers matched savings accounts, child savings accounts, or individual development accounts</i>	ETS; ETFCS; PPS
23) Who is eligible for a matched savings account?	
24) What is the match rate of the account? How much can be matched?	ETS; ETFCS; PPS
25) Is there a minimum period they must save for? <ul style="list-style-type: none"> <li>▪ Are there any penalties for early withdrawal? Are there exceptions for emergencies?</li> </ul>	ETS; ETFCS; PPS
26) Are there other conditions clients must meet to receive the match?	ETS; ETFCS; PPS
27) Are there any restrictions on what clients can use the match for?	ETS; ETFCS; PPS

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<ul style="list-style-type: none"> <li>Probe on whether clients can use the match for education, training, and/or supporting for small business capitalization or self-employment.</li> </ul>	
28) Can clients participate in other aspects of the program without opening an account?	
<i>If program offers tax preparation</i>	
29) Please describe the types of tax preparation your company supports. <ul style="list-style-type: none"> <li>Probe on whether there is an explicit focus on supporting the filing needs of individuals with earned income, including support accessing tax benefits for individuals with earned income such as the EITC.</li> </ul>	ETS; ETFCS; PPS
30) Is your organization a VITA site?	ETS; ETFCS; PPS
<b>Other financial capability services</b> 31) Does your organization offer any financial capability services beyond those we have already discussed? If so, please describe them. <i>Note to interviewer: Probe on particular other possibilities as appropriate; examples may include public benefits applications, student loan repayment services, debt counseling, housing and mortgage counseling, help with 529 accounts, lending circles, pre-paid credit cards. Ask follow up questions as needed to be able to describe the nature of these services, and also about if the interviewees see a particular connection between these services and employment.</i>	ETS; ETFCS; PPM; PPS
<b>E) Partnerships and Staffing</b> <i>Note to interviewer: If the organization works with a partner who delivers financial capability services, please ask the following questions to get more detail about the partner and partnership. If the organization works with multiple partners, you may need to prioritize asking about one or two organizations most central to delivering financial capability services. As with other sections, many questions overlap with the earlier data collection modes, and you should review earlier responses. However, this is a section where getting multiple perspectives is particularly important.</i>	
<b>Question</b>	<b>Respondent</b>
1) Why did you choose to partner with [partner organization]?	ETM; PPM
2) How did this partnership form? <ol style="list-style-type: none"> <li>Have you worked with this organization in the past? What was the nature of the earlier partnership(s)?</li> <li>Please describe the process of arranging, executing, and implementing the current partnership.</li> <li>Has the partnership been officially established through a contract, MOU, or other type of agreement? If so, which kind?</li> </ol>	ETM; PPM
3) What are the respective roles of each partner in delivering financial capability services? <ol style="list-style-type: none"> <li>What were the roles of each partner in designing the financial capability services?</li> <li>What services do each partner have responsibility to deliver?</li> <li>Which organization leads the delivery of the services?</li> <li>Do you offer services jointly or through referral?</li> </ol>	ALL

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<p>4) How often do staff between the two organizations interact?          a) What is the nature of the interaction (e.g., email, phone calls, meetings, in-person)?          b) Who coordinates the interaction?</p>	<p>ALL</p>
<p>5) What is the process for enrolling clients in E&amp;T services in the partner's financial capability services?</p>	<p>ALL</p>
<p>6) What information is shared between the two organizations?          a) How do you track client participation in the partner's services?          b) What sharing of data on participants do you do? What limits on data sharing are there? What kinds of data sharing agreements did you implement?</p>	<p>ALL</p>
<p>7) How do you see this partnership as contributing to the goals of your organization? What features of the partnership have been most important to your organization's work?</p>	<p>ALL</p>
<p>8) What have been the challenges of the partnership? Can you tell me about how you've worked to overcome those challenges?</p>	<p>ALL</p>
<p>9) Which staff are responsible for delivering the financial capability services?          a) Which organization are these staff a part of?          b) What programs do they work on?          c) What role do these staff in delivering employment &amp; training services? To what extent do the same staff provide both employment &amp; training services and financial capability services?</p>	<p>ALL</p>
<p>10) <i>Ask as appropriate given earlier responses.</i> How were these staff selected to deliver these services?          a) Were these staff existing staff at the organization or were they hired specifically to deliver the financial capability services?          b) If they were existing staff, what role did they previously play?          c) What characteristics or experience did you look for in selecting/hiring these staff to deliver financial capability services?</p>	<p>ETM; PPM</p>
<p>11) What is the professional background of staff who deliver financial capability services? What is their educational background?</p>	<p>ETM; PPM</p>
<p><i>The next questions are worded differently for managers and staff.</i></p>	<p>ETM; PPM</p>
<p>12) What type of training did the staff receive to deliver the financial capability services?          a) How did you select this training?          b) Who provided the training?          c) How are the training needs of staff identified?          d) How successful did you find the training?</p>	<p>ETM; PPM</p>

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e) How have you felt about the trainings? Are they sufficient for what is needed to deliver financial capability services? <i>If relevant, ask if trainings were sufficient for delivering employment &amp; training services, too.</i>	
13) What type of training did you receive to deliver the financial capability services? a) Who provided the training? b) How successful did you find the training? c) Are they sufficient for what you need to deliver financial capability services?	ETFCS; PPS
<i>The next questions are worded differently for managers and staff.</i> 14) <i>If the interview is with a manager, ask:</i> How capable and prepared do you find your staff to provide financial capability services to low-income clients with employment service needs? Are there any gaps in their capability or preparation? If so, what?	ETM; PPM
15) <i>If the interview is with staff, ask:</i> How capable and prepared do you think you are to provide financial capability services to low-income clients with employment service needs? Are there any gaps in your capability or preparation? If so, what?	ETS; ETFCS; PPS
<i>Ask the following if different staff provide employment &amp; training services and financial capability services (either within the same organization or at separate organizations). Note that similar questions are asked earlier in this section, and if the relevant information was already collected, you may not need to ask again.</i> 16) How often do staff providing employment & training services and those providing financial capability services communicate with each other? a) What form does this communication take (email, phone calls, meetings, in-person)? b) What is covered in these communications?	ALL
17) Do supervisors provide support to staff delivering financial capability services? If so, what kinds of support do they provide?	ALL
<i>The next questions are worded differently for managers and staff.</i> 18) <i>If the interview is with a manager, ask:</i> Do you think staff see both employment & training services and financial capability services as contributing to the goals of your program? a) To what degree do staff providing employment & training services see helping their clients improve their financial capability as a high priority? b) To what degree do staff providing financial capability services see helping their clients improve their employment situations as a high priority? c) Have there been challenges in having staff see the value of both the employment & training services and financial capability services?	ETM; PPM
19) <i>If the interview is with staff, ask:</i> Do you see employment & training services and financial capability services as both contributing to the goals of your program?	ETS; ETFCS; PPS

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<p>a) In conducting your job, how high a priority do you see helping your clients improve their financial capability?          b) In conducting your job, how high a priority do you see helping your clients improve their employment situations?</p>	
<b>F) Goals and Outcomes</b>	
<b>Question</b>	<b>Respondent</b>
<p>1) What are the intended employment and financial outcomes that your organization aims to help clients participating in your services achieve?          a) What data do you track to measure whether clients are achieving these outcomes? <i>Probe for detail on the nature and completeness of this data, as useful for understanding the potential uses of the data for future studies.</i>          b) To what extent do clients meet these outcomes?</p>	ALL
<p>2) What are the intended outcomes that your organization aims to help clients achieve through participation in financial capability interventions, specifically?          a) What data do you track to measure whether clients are achieving these outcomes? <i>Probe for detail on the nature and completeness of this data, as useful for understanding the potential uses of the data for future studies</i>          b) To what extent do clients meet these outcomes?</p>	ALL
<p>3) What performance measures or other outputs does your agency/organization monitor (such measures of how many clients are participating in work-related activities) when administering E&amp;T and financial capability services?          a) Are these measures tracked for all the clients you serve, or just a subset? If so, what subset?          b) Do the performance measures apply only to your organization, or to partners you work with as well?          c) In what ways do the financial capability services help your organization improve performance measures? In what ways do they make it more challenging to improve these measures?          d) How does attention to performance measures affect the way you/your staff administer financial capability services for low-income individuals participating in employment &amp; training services?</p>	ALL
<b>G) Promising Practices and Challenges</b>	
<p><i>Note to interviewer: Review responses from earlier data collection modes (survey, phone interview). It may not be necessary to ask all questions of individuals who participated in that earlier data collection.</i></p>	
<b>Question</b>	<b>Respondent</b>
<p>1) Based on your experiences, what do you think are your organization's main promising practices in operating a program that integrates E&amp;T services with financial capability services?</p>	ALL
<p>2) What are some of the challenges your agency/organization has faced in incorporating and implementing financial capability services?</p>	ALL

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a) What strategies have your organization used to overcome these challenges?	
3) How have particular state policies affected the integration of financial capability services in employment & training services—policies like Temporary Assistance for Needy Families (TANF), State Supplemental Nutrition Assistance Program (SNAP), or WIOA? a) Are these state policies supportive or restrictive of what your program is trying to do, or the innovations you are trying to make?	ALL
4) Did any other federal, state, or local policies affect your organization’s delivery of financial capabilities services for low-income individuals participating in employment & training services?	ALL
5) What barriers have you observed that have made it difficult for clients to begin or continue participating in financial capability services? What steps do you think programs can take to facilitate their participation?	ALL
6) To what extent do financial capability services help with continued client engagement in other program services after they have obtained employment?	ALL
7) Are there any ways you would improve the integration of E&T and financial capability services you provide to clients?	ALL
8) Do you believe there is still an unmet need for a financial capability service that you and your partners do not offer?	ALL
<b>H) Evaluation</b>	
<b>Question</b>	<b>Respondent</b>
1) Are you aware of any past, current, or planned efforts at your organization to evaluate the delivery of financial capability and employment & training services? If yes, what kind of efforts and when?	ETM; PPM
2) Are you aware of any <i>other</i> efforts to evaluate interventions or programs that deliver financial capability services and employment & training services together? If yes, which efforts and by whom?	ETM; PPM

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