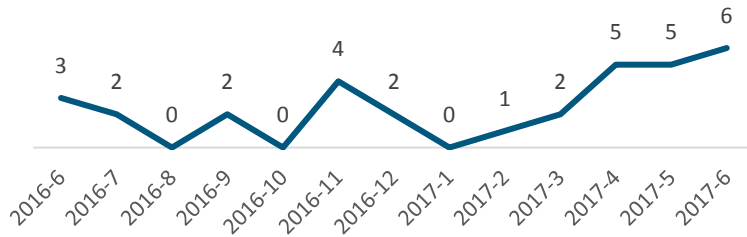


## Quarterly FSS Report: Test Program

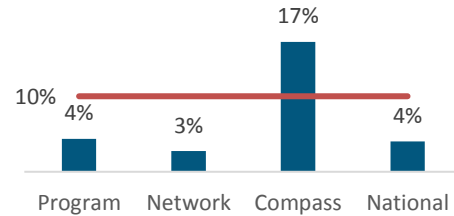
Last Report Date: 6/30/2017

Updated: 7/31/2017

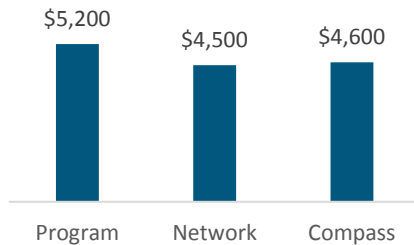
New Enrollment by Month (Program)



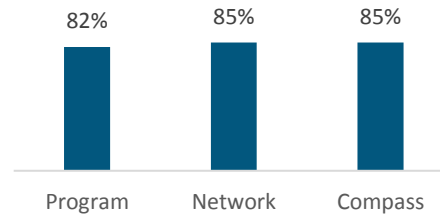
Enrollment Percentage and Program Target



Average Escrow (2+ Years)



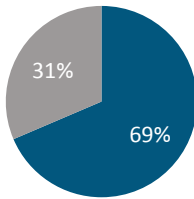
Proportion Escrowing (2+ Years)



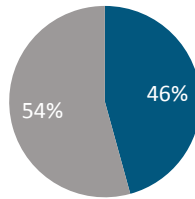
	Program	Network	Compass
Total Currently Enrolled	35	110	860
Total Graduates	3	10	170
Total Terminations	2	6	100
Target Population	800	4,000	5,000
Enrollment Percentage	4%	3%	17%
Retention Percentage	95%	95%	91%
Proportion of clients with escrow after 6+ months	70%	65%	68%
Proportion of clients with escrow after 1+ years	75%	70%	76%
Proportion of clients with escrow after 2+ years	82%	85%	85%
Proportion of clients with escrow after 3+ years	75%	82%	90%
Proportion of clients with escrow after 4+ years	80%	83%	96%
Proportion of clients with escrow after 5+ years	75%	75%	100%
Average escrow after 6+ months	\$3,000	\$2,700	\$2,800
Average escrow after 1+ years	\$3,400	\$3,600	\$3,400
Average escrow after 2+ years	\$5,200	\$4,500	\$4,600
Average escrow after 3+ years	\$4,995	\$6,200	\$5,700
Average escrow after 4+ years	\$6,200	\$8,800	\$6,100
Average escrow after 5+ years	\$4,000	\$4,200	\$8,100

## Test Program Detailed Indicators

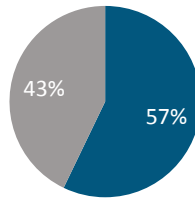
Have Earnings



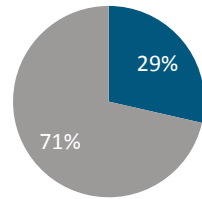
Increased Earnings



Have Escrow



Currently Escrowing



Yes

No

Baseline and Most Recent Avg Income



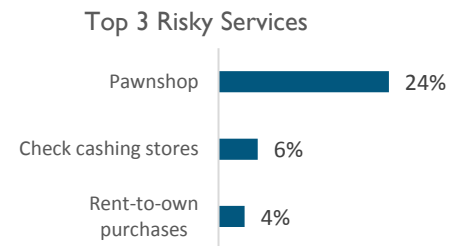
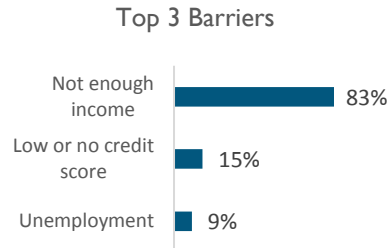
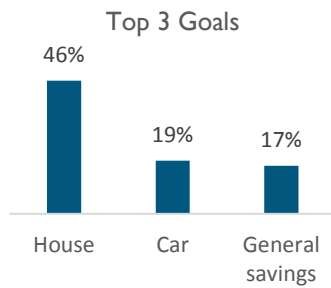
Baseline and Most Recent Avg HAP



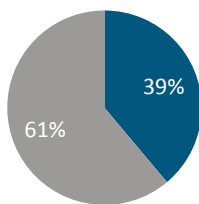
	n	%
Total new clients in last quarter	16	46%
Total graduates in last quarter	2	6%
Total terminations in last quarter	3	9%
Total clients due for graduation in next 6 months	7	20%
Enrolled Clients Earnings Information		
Clients who have earnings (most recent)	24	69%
Clients who have earnings at baseline	15	43%
Clients increasing earnings since entry in program	16	46%
Average baseline earnings †	\$7,200	
Average most recent earnings	\$10,250	
Enrolled Clients HAP Information		
Clients reducing HAP since entry in program	16	46%
Average baseline HAP †	\$725	
Average most recent HAP	\$610	
Enrolled Clients Escrow		
Clients with escrow	20	57%
Clients who escrowed in previous quarter	10	29%
Average escrow (all clients)	\$1,400	
Average escrow (only clients with escrow)	\$3,600	

† Baseline is the first income that partner reported to Compass for this client. For existing clients, this may not be the baseline earnings in the COP.

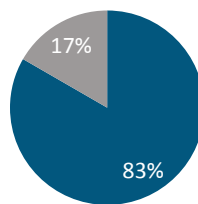
## Financial Practices and Well Being Survey Results



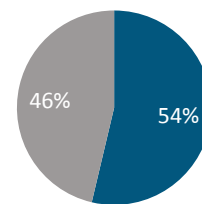
I + Risky Service



I + Postive Practice



I + Risky Practice



Yes No

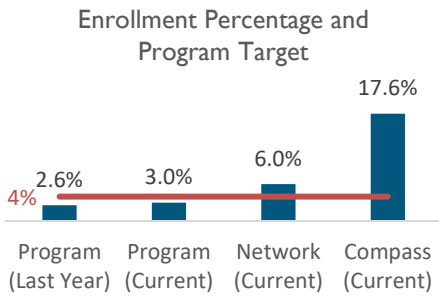
### Top Savings Goal (select one)

Retirement
College for child(ren)
My own education
Emergencies/rainy day
Car
General savings
House
Starting or growing a business
Improve credit
Other
Total

	Program		Compass	
	n	%	Intake	2+ Years
Retirement	1	2%	6%	7%
College for child(ren)	2	4%	10%	7%
My own education	2	4%	5%	4%
Emergencies/rainy day	0	0%	5%	3%
Car	10	19%	5%	4%
General savings	9	17%	9%	6%
House	25	46%	47%	54%
Starting or growing a business	1	2%	5%	4%
Improve credit	2	4%	8%	8%
Other	2	4%	1%	2%
Total	54			
Financial Barriers (all that apply)				
Not enough income	45	83%	71%	65%
Low or no credit score	8	15%	57%	33%
Difficulty paying bills on time	3	6%	35%	21%
Debt levels and payments	5	9%	32%	20%
Household expenses are too high	0	0%	25%	22%
Financial needs of family members	1	2%	26%	22%
Unemployment	5	9%	16%	9%

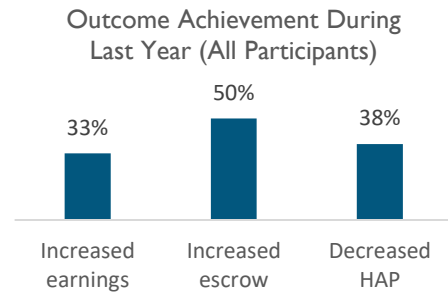
Other	0	0%	5%	5%
None of the above	0	0%	2%	13%
Total non-blank	54			
Risky services in last year (all that apply)				
Check cashing stores	3	6%	14%	2%
Cash advances on your credit card	2	4%	4%	2%
Pawnshop	13	24%	4%	1%
Prepaid debit cards (e.g. RushCard)	0	0%	11%	2%
Refund anticipation loans	2	4%	4%	2%
Rent-to-own purchases	2	4%	9%	2%
Auto title loans	0	0%	2%	1%
Pay day loans	0	0%	1%	1%
None of these	33	61%	67%	90%
Total non-blank	54			
Positive Financial Practices (all that apply)				
I paid all of my bills on time	24	44%	60%	75%
I established financial goals	8	15%	15%	28%
I saved regularly to achieve my goals	3	6%	9%	28%
I kept track of my spending and income	15	28%	32%	46%
None of the above	9	17%	26%	11%
Total non-blank	54			
Risky Financial Practices (all that apply)				
I paid overdraft fees on my bank account	0	0%	18%	16%
I paid other fees on my bank account	3	6%	13%	10%
I asked family or friends to help pay a bill	15	28%	19%	10%
I delayed paying a bill and paid late fees	10	19%	26%	12%
I charged basic expenses on my credit card	2	4%	19%	10%
None of the above	25	46%	42%	58%
Financial Stress (Proportion who agree or strongly agree)				
I worry about money	43	80%	87%	73%
I worry about losing housing if I earn more	35	65%	51%	47%
I worry about losing housing if I save more	22	41%	43%	33%
Have Children				
Yes	45	85%	70%	70%
No	8	15%	30%	30%
Concern for Children (Proportion who agree or strongly agree)				
I worry about disappointing my children	32	71%	67%	44%
My child's financial future will be better	37	82%	83%	89%
I can teach my children about budgeting	40	89%	80%	94%

## Example Rolling 1-Year Report (6/30/2017 through 6/30/2018)



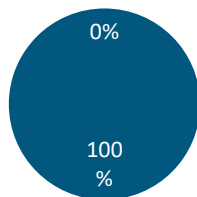
Example enrolled 25 new participants in the last year, and 19 exited the program. As a result of the intakes and exits from the program, current enrollment increased by 15.4% over the last year. 64 were enrolled in the program at some point during the year.

Of the 64 clients who were enrolled during the last year 21 increased their earnings by an average of \$13,325. 32 increased their escrow by \$2,180 and 24 decreased their HAP by \$53.

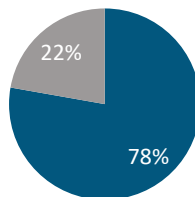


There were 9 graduates of FSS in the last year, who collectively saved \$72,828 in escrow during their participation. These graduates also achieved the following outcomes (over baseline):

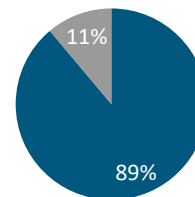
Increased Earnings



Have Escrow



Decreased HAP



Yes

No

Baseline and Graduating Avg Earnings



Baseline and Graduating Avg HAP

