

Financial Education and Program Evaluation Reading List

Numerous financial education programs have been developed to improve the financial well-being of consumers and their families. Yet, research measuring the effectiveness of these efforts is still fairly limited. The literature that does exist reveals that measuring the impact of financial education is not easy. There is little consensus on what should be measured and how it should be measured. Program outcomes, indicators, and data collection methods vary significantly by program and target audience. Many financial education providers still do not have a basic level of evaluation capacity to identify appropriate outcomes and indicators, and subsequently are unable to design effective program evaluations.

Below is a list of publications frequently cited in the financial education and program evaluation literature. Please note that this is only a partial list. Also, these resources are grouped by categories which are in no particular order. The purpose of this list is to provide you with examples of recent impact studies as well as information on the latest evaluation resources. It can be used as a starting point to help you develop and implement successful program evaluations.

Financial Education - General

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Retrospective Pre-Tests (Post-Then-Pre Tests)

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