Outcome assessment methodology

- Pre- and post-tests of the modules
- Before vs. after approach to assess the knowledge, skills, and behaviour
- Logical framework analysis
- Case study/individual/group
- Hands-on exercises
- Project work
- Continuous monitoring to measure the change in behavior

Expected outcomes:
The following are some of the major outcomes expected upon completion of the SMS: financial literacy TOT program:

- Financial knowledge, behavior, and attitude about spending and saving will increase considerably
- Create and implement spending plan
- Develop a savings and investment plan
- Define one’s spending style
- Determine what forms of credit best suits individuals’ needs
- Use credit/credit card responsibly
- Acquire knowledge on administrative procedure of loan application
- Recognize available options paying for college and purchasing a car
- Prepare SMART money management action plan
- Prepare a plan ahead to minimize the cost of insurance and unexpected events
- Make informed choices/decisions about money management
- Knowledge about a comprehensive financial planning