



Adult Financial Education Program Evaluation Checklist

Use this checklist to assess whether your financial education offering supports consumers through the financial decisions, challenges, and opportunities they'll encounter throughout their lives.

Foundations: Does Your Program Build Core Financial Skills?

- ☐ Budgeting and cash flow
- ☐ Emergency savings
- ☐ Credit building and management
- ☐ Debt reduction and repayment
- ☐ Investing fundamentals

Goal-Based Learning: Does Your Program Adapt to Individual Needs?

- ☐ Goal-aligned learning pathways
- ☐ Personalized recommendations
- ☐ Life-stage relevant content
- ☐ Real-world financial outcomes
- ☐ Learner-selected financial topics

Life Milestones: Does Your Program Support Major Financial Decisions?

- ☐ Preparing for homeownership
- ☐ Financing higher education
- ☐ Career readiness and income planning
- ☐ Starting or growing a small business
- ☐ Retirement planning

Financial Challenges: Does Your Program Prepare for the Unexpected?

- ☐ Recovering from financial hardship
- ☐ Healthcare-related financial challenges
- ☐ Financial caregiving responsibilities
- ☐ Financial resilience in uncertainty
- ☐ Adapting to economic change

Fraud Prevention: Does Your Program Help Protect Consumers?

- ☐ Fraud and scam awareness
- ☐ Phishing and impersonation prevention
- ☐ Identity theft protection
- ☐ Safe digital banking practices
- ☐ Personal data and account security

Program Effectiveness: Does Your Program Meet Learner Expectations?

- ☐ Self-paced learning experiences
- ☐ Mobile-friendly access
- ☐ Engaging, interactive experiences
- ☐ Year-round access to resources
- ☐ Impact measurement and reporting

Measurement and Community Impact: Can You Demonstrate Results?

- ☐ Learner engagement and completion
- ☐ Knowledge, confidence, and behavior change
- ☐ Program-level impact reporting
- ☐ CRA-aligned reporting support
- ☐ Reach across target communities
- ☐ Community impact reporting

Scoring Your Program

25–36 checks: Your program provides a comprehensive approach to financial well-being and prepares consumers for a wide range of financial situations.

16–24 checks: Your program covers many important topics, but there may be opportunities to address emerging financial challenges and life-stage needs.

0–15 checks: Your program may focus primarily on foundational financial literacy and could benefit from a broader approach to financial well-being.

