

Deliverables and/or Performance Measures

- 1,000 Utahns will attend free 8- hour financial education classes open to the public across the state taught by independently certified personal finance counselors.
- 200 working Utahns earning $\leq 80\%$ Area Median Income will receive in-depth individualized analysis of credit worthiness and spending habits and develop a long-term plan for financial self-sufficiency.
- 165 households will open a savings account and save at a 97% compliance rate toward the purchase of a 1) first home; 2) post-secondary education including vocational training; 3) small business start-up or expansion and/or assistive technologies for work-related activities.
- 165 households will receive ongoing financial coaching to support ongoing financial skills and behaviors designed to shift them from crisis to control.
- 165 households will receive asset specific training to prepare them for the acquisition and long-term maintenance of one of the 4 productive assets that are designed to increase personal net worth and positively impact Utah's economy.
- Additional quantitative measures of impact
 - Budgets that meet recommended guidelines.
 - 30% of monthly income for housing
 - Debt to income ratios.
 - Credit Score improvement.
 - Number of dollars saved toward asset purchase
 - Amount of Emergency savings.
 - Number of first homes purchased.
 - Number of small businesses started or expanded.
 - Income level changes via new jobs.
- Qualitative measures
 - Increased confidence and understanding of financial decision making.
 - Shift from paycheck to paycheck financial management to long-term planning.

Does this organization receive other state financing?

- AAA Fair Credit has received an ongoing appropriation through DWS - Department of Housing and Economic Development since 2007. They have received \$89,500 every year since FY 2012.