
WESST's Ewing Marion Kauffman Money Learning Lab: Phase II Evaluation Report



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Pivot Evaluation
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The Money Learning Lab (MLL) Project began its pilot program in the summer of 2019. As part of the ongoing evaluation, evaluators conducted a survey of pilot program participants two months after their participation in the Money Learning Lab to understand participant needs, experiences, and behavior changes resulting from their participation.

KEY FINDINGS

Outcome Target	Final Results
By September 2019, Money Learning Lab will achieve a Net Promoter Score of at least +60, as measured by a participant survey.	100% of Participants would refer other small business owner for MLL services.
By September 2019, at least 70% of participants will report that the program helped them reduce or remove a barrier to starting or expanding their business, as measured by participant survey.	By September 2019, 100% of respondents report that the program helped their business. The highest percent (35%) reported receiving help with the financial tracking.
By September 2019, 20% of participants will launch a business, as measured by post-program surveys (we anticipate several participants who already have businesses)	By September 2019, 20% of respondents have launched their business one year ago or more recently (measure by number of respondents who have obtained their city and/or county business license).
By September 2019, 20% of participants (who have a business) will report increasing revenue (over a 12-month period), as measured by post-program surveys.	By September 2019, 40 % of respondents with a business license report a pattern of increasing GRT payments, an indicator of increasing revenue.

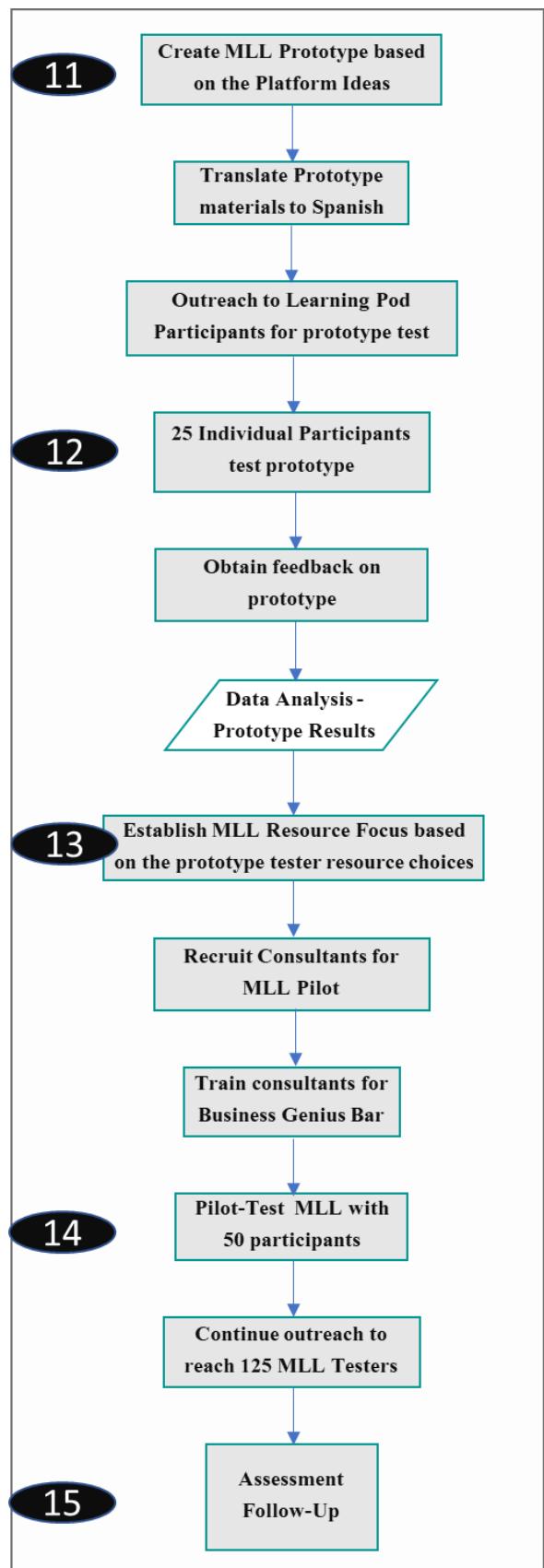
Outcome Target	Final Results
By September 2019, 20% of participants will report raising capital, as measured by post-program surveys.	65% of survey respondents report that they only use personal or their small business funds to fund business growth activities. Evaluators interpret this to mean that 35% reach out for capital resources.
By October 2019, the list of specific financial barriers and potential solutions identified by Learning Pod participants will have been viewed at least 850 times on the website, as measured by web analytics.	The MLL will publish the list of specific financial barriers and potential solutions that Learning Pod participants identified (APPENDIX A: Sheet created by MLL Project Leads) by December 31, 2019.
By October 2019, the toolkit will have been viewed at least 250 times on the website, as measured by web analytics.	The production of the toolkit is currently in process to include the findings from the pilot run of MLL. It will be published by December 31, 2019.

MLL staff outreach efforts succeeded in finding the population of interest. Analysis revealed that the MLL participants likely represented the focus community to which the MLL staff wanted to provide service. 75% of participants were women and 65% of participants prefer Spanish.

The MLL staff designed the pilot session features to accommodate the specific needs of the focus population. The MLL staff led 29% of the pilot sessions in English, 57% in Spanish, and 14% in both languages. A key principle of the MLL was to have a mobile presence that could “Pop-up” with short-term planning and effectively deliver services. Geographically, the MLL set up in the South Valley, the downtown area, and the southeast corner of the city. Locations varied, as well. The MLL popped up in economic development centers, community-based organizations, and a small business space.

General survey findings indicate that:

- MLL participants became more effective at understanding their financial details.
- The pilot MLL attracted small business owners who are in early stages of business development relative to the need for capital resources.
- MLL helped participants develop their businesses.



PHASE 2 DESCRIPTION: PROTOTYPE TESTING

11. WESST designed the prototype upon reaching a consensus with the MLL's service provision method. WESST created a paper booklet prototype that led participants to 3 different services depending on their needs and choices. The booklet guided a client through a paper version of the digital platform (WESST website sign-in portal). WESST made the booklet available in Spanish. WESST staff reached out to the community, including the participants from the Learning Pod and the Client Advisory Committee, to test the prototype.
12. 25 participants tested the prototype on an individual basis. WESST staff were present to observe the participants' choices of the service type they would like to receive first. Participants gave suggestions to improve the process, such as multiple choice questions/answers to include in the survey. Project staff collected and summarized the data to inform the Money Learning Lab improvements.
13. WESST staff used the prototype test results to design the MLL pilot. The preparation steps included: a) final design of services offered, one-on-one appointments, small group sessions led by small business owners, continued connections and online tools b) translating materials into Spanish c) planning the physical setup for the pop-up unit, and c) coordinating with trusted community partners and project team members, service providers and small business owners to host the Money Learning Lab.
14. WESST asked small business owners to speak at the Vecino Victory sessions. Independent consultants and Project Team members staffed the Business Genius Bar. 59 small business owners and people aspiring to become small business owners tested the MLL at the pilot events (117 attended pilot and follow-up sessions). The MLL Staff's goal was to have 125 entrepreneurs and aspiring entrepreneurs test the pilot by the end of September, 2019.

*Program description continues from Phase 1 steps 1-10

15. WESST staff followed up with a survey for the MLL pilot participants to understand any changes in their behavior relative to bookkeeping procedures and techniques and WESST, Encuentro, and SVEDC services.

MLL Events

The MLL staff held 7 separate events during a two-week period in 2019, offering a span of 4 hours for community members to have one-hour sessions with a Business Genius and/or a Vecino Victories. The staff varied the location and languages offered.

Date	Time	Location	Language
July 10	3-7pm	South Valley Economic Development Center	English
July 11	3-7pm	Mini Events Center (local business)	Spanish
July 12	3-7pm	Encuentro	Spanish
July 16	3-7pm	WESST	English
July 18	3-7pm	South Valley Economic Development Center	Spanish
July 19	3-7pm	WESST	English & Spanish
July 20	10-12pm	Encuentro	Spanish

Money Learning Lab Participant Description

MLL outreached to the community through its partners' networks to reach its focus population: small business owners in the areas of lower income, ethnic minorities, and women. Participants signed up and provided their information online through the MLL site. The site walked them through the process of finding the sessions that would best suit their needs.

70 people signed up to attend an MLL session.

9 people did not show up to their scheduled session.

4 people did not have any contact information.

SURVEY FINDINGS

Survey Participation Rate

Evaluators reached out to all MLL participants who attended at least one session through email or phone text messaging (if contact information was available) and followed up via phone call with those who did not respond to the survey. Of 61

unduplicated participants who attended at least one session, 4 did not have any contact information. 20 of the 57 participants completed the post-Money Learning Lab session survey, either via the online link or by phone for a 35% participation rate.

Survey Language

Survey Language	Percent Respondents
Spanish	65%
English	35%

N=20

70% of all MLL participants prefer Spanish and 30% prefer English. These percents correspond closely with the sample survey language. Language preference and gender are the only two indicators available to assess whether the survey takers truly represent the MLL participants as a group. Looking solely at this indicator, the respondent population represents the MLL participants well.

Gender

Gender	Percent Respondents
Female	75%
Male	25%

N=20

86% of MLL participants were female and 14% were male. While the gender proportions of survey respondents are not exactly the same as the participant population, females composed a higher participant percent than males in both the entire participant group and the survey sample. Since males are underrepresented in both groups, evaluators conclude that the sample represents the participant population well.

Ethnicity

Survey Language	Percent Respondents
American Indian or Alaskan Native	5%
Hispanic	70%
White (Non-Hispanic)	25%

N=20

Estimated Household Income

Estimated household incomes ranged from zero to over \$120,000 with a \$21,000 median. 20% of respondents estimated their income between \$10,000 and \$30,000. The response pattern may indicate that some responses were inaccurate.

Business Experience

Respondents who attended MLL represent different stages of business development. At least one quarter of respondents are currently in the process or have not yet started the process of obtaining their business documents, indicating that many individuals seek resources prior to formalizing their businesses (Table 1).

Most respondents have been in business either a year or more or find themselves at the other end; they are currently in the process or have not yet begun to formalize their businesses. This pattern mirrors the pattern found in GRT payments (Figure 2); Individuals are either not yet making any GRT payments or are increasing their payments, indicative of businesses that are established and growing. All respondents with a county business license also have or are working towards a city license. 90% of respondents with a city business license also have or are working towards obtaining a county license.

Table 1. When did you obtain the following business documentation?

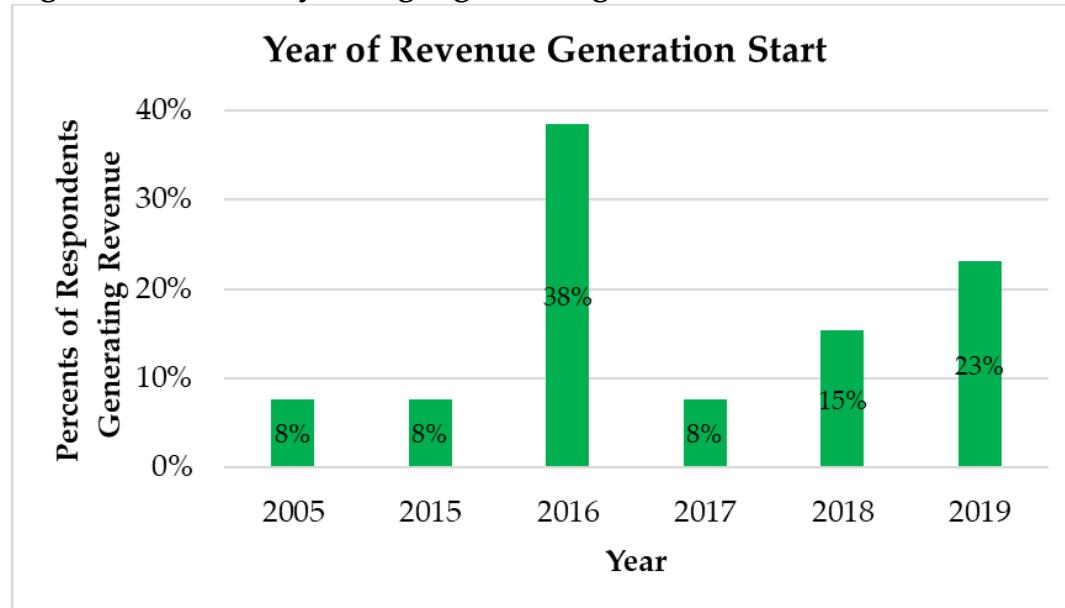
How long ago	> 1 year ago	1 year ago	Between 1-6 mos ago	Currently in process	Not yet	Does not apply to my business	Total
City Business License	55%	10%	5%	5%	20%	5%	100%
County Business License	25%	10%	0%	10%	20%	35%	100%
Business Insurance	45%	10%	0%	5%	25%	15%	100%
Food Permit	20%	0%	0%	5%	15%	60%	100%

N=20

More than one third of respondents have operated their business for close to 3 years (Figure 1). A similar respondent proportion claim their GRT tax payments to be increasing steadily (Figure 2). After producing a crosstabulation analysis, the evaluators found that there is no correlation between how long someone has operated a

business and the pattern of GRT payments (decreasing, increasing, or staying steady) (Kendall's tau-b= 0.623, not significant).

Figure 1. When did you begin generating revenue?



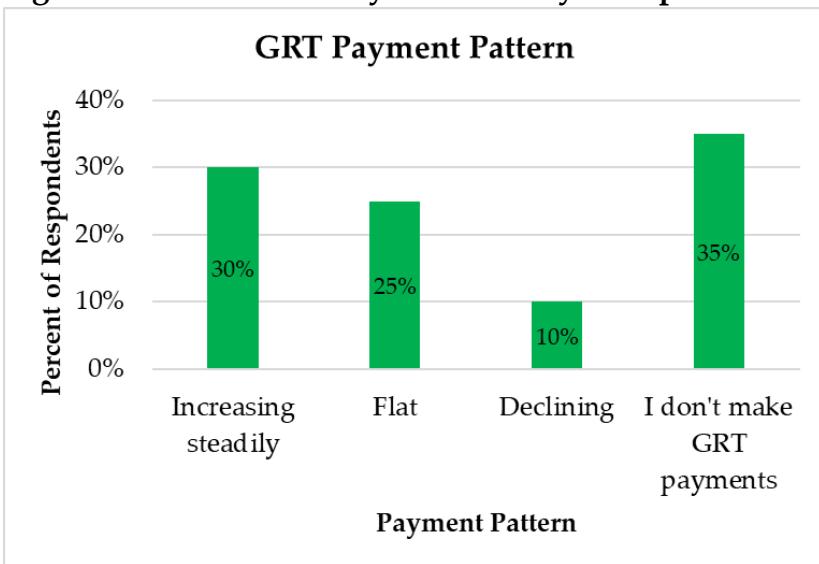
N=13

Functional levels

Gross Receipts Tax (GRT)

Participants approach MLL partners at a wide variety of business stage development. One business functional level indicator is sales/service tax reporting. Over one third of respondents do not, yet pay GRT (Figure 2), indicating a lack of income generation or formalized business registration. Most respondents operate stable or growing businesses, with 55% reporting stable or increasing GRT payments. Self-reported GRT taxes paid for the first two 2019 quarters ranged from \$16 to \$5,000 with a \$736 median. At least one respondent was reluctant to answer this question over the phone. The reluctance to answer may be problematic for data reliability, as the question required a response to proceed through the survey.

Figure 2. Please describe your GRT Payment pattern. Check only one.

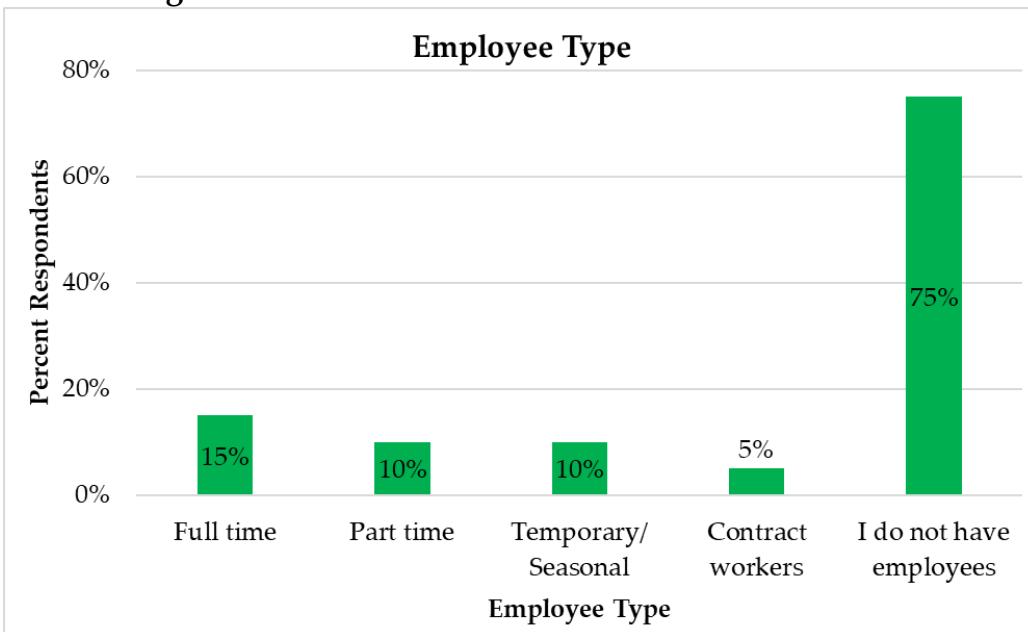


N=20

Employee Types

Employee types also provide an indicator of business functional level. Full and part-time employees indicate a higher functional level, as they require consistent cash and workflow. One fourth of respondents have full or part-time employees (Figure 3).

Figure 3. What employment pattern best describes your employees who receive salaries/wages?



N=20

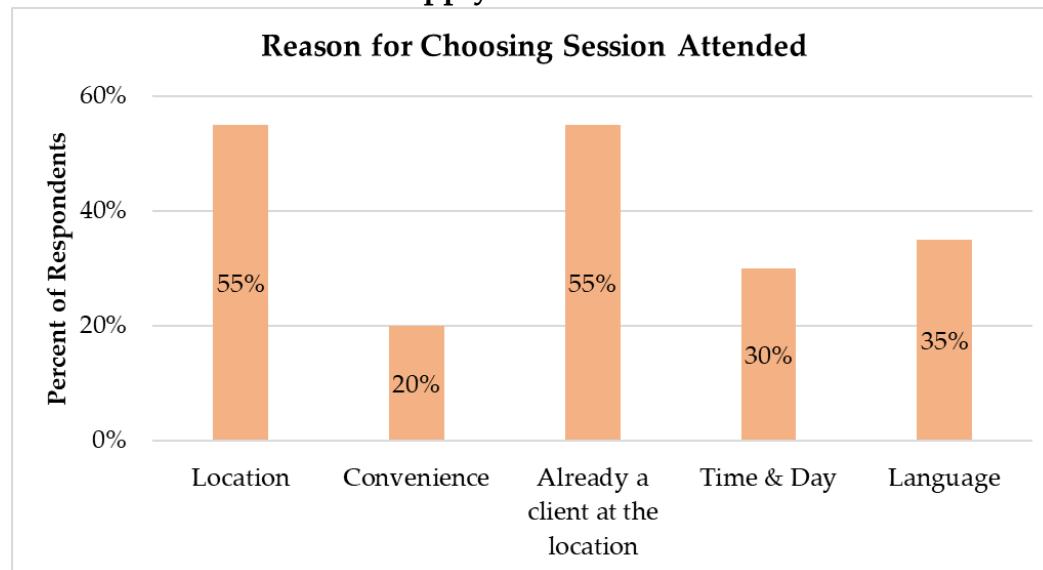
Note: Percents add to more than 100% because respondents marked multiple employee types.

Program Engagement Processes

MLL staff sent appointment reminder text messages to participants. 85% of respondents found these messages to be useful. One respondent does not remember receiving messages. 80% of respondents would like to continue receiving messages from MLL.

Over half the respondents attended their session based on being affiliated with the organization (Figure 4). Over half also said they chose the session based on the location. These two features, location and prior affiliation, may be linked to the organizations being the ones to invite them to participate. 55% of respondents showed interest in attending MLL session at other business locations (Figure 5) indicating the MLL services' competitive nature.

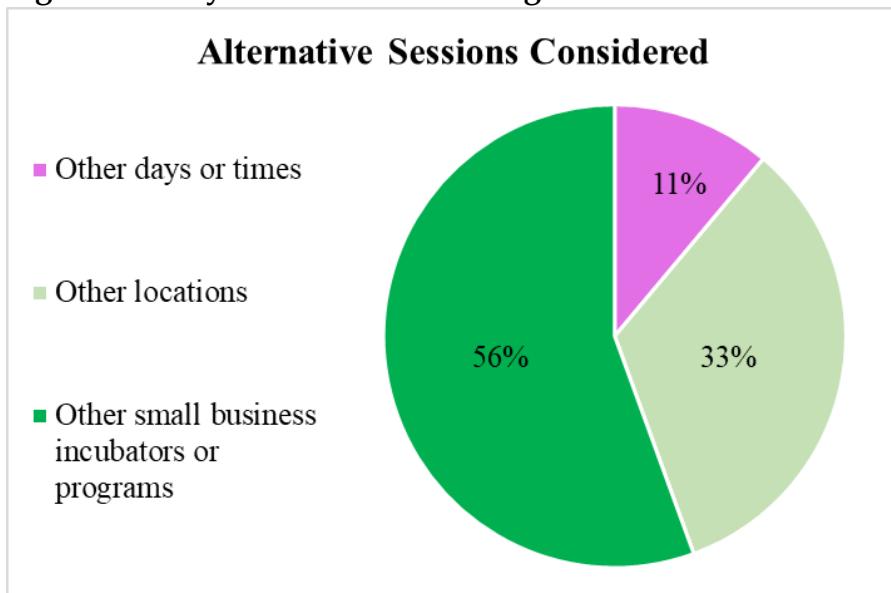
Figure 4. What made you choose the location that you did to attend a Money Learning Lab session. Check all that apply



N=20

Note: Percents add up to more than 100% because respondents identified multiple reasons for choosing specific sessions.

Figure 5. Did you consider attending...

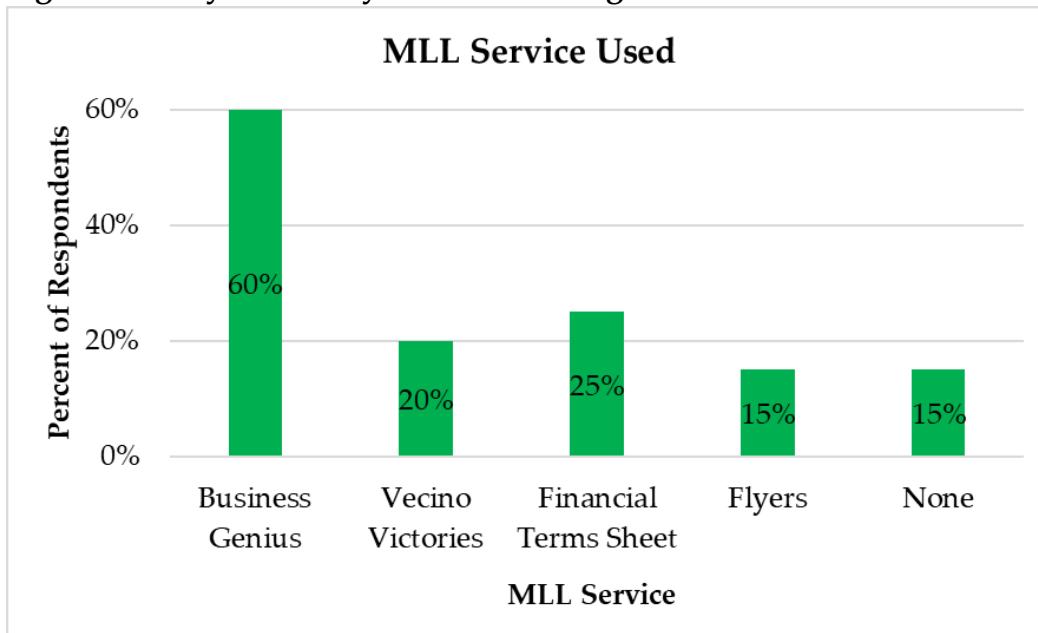


N=7

*Evaluators mistakenly left out this question in the Spanish survey. Percents include English survey responses only.

Of MLL services provided, 60% of respondents attended the individual sessions with a Business Genius, followed by 25% who used the Financial Terms during their sessions and 20% who attended the Vecino Victory sessions (Figure 6).

Figure 6. Did you use any of the following MLL Services? Check all that apply.



N=20

Note: Percents add to more than 100% because respondents marked multiple services used.

Online Resource Interest

In addition to facilitating the introduction between business owners and bookkeepers or accountants for longer-term support, the MLL is considering providing supporting online resources. 90% of respondents said they would consider using online resources provided (Table 2), with 72% of those showing interest in “Do it yourself break-even”.

Table 2. Which online resources would you be interested in receiving from the Money Learning Lab?

Resource type	Percent
Do it yourself break-even	72%
Capital resources	67%
Tax matrix	67%
Flyer about resources for small business and WESST Partners	61%
Other: Bookkeeper	6%
Other: Marketing in Spanish	6%
Other QuickBooks help	6%
Other: Tax: what qualifies for tax reductions	6%

N=18

Note: Percents add to more than 100% because respondents marked multiple resource interests.

Eight respondents described tools they would find helpful (Table 3). One fourth mentioned marketing tools, particularly how to market their business online. One fourth mentioned taxes, particularly what qualifies as exemptions. Overall, respondents reported taxes as the most needed area of support.

Table 3. Help us know which online quick tools would be most helpful to you.

Tool needs	Percent
Marketing, how to market my business online	25.0%
Taxes, Tax information and tools in plain English	25.0%
A system to help us write a business plan and help us keep our accounts healthy and in order	12.5%
Commercial	12.5%
Quick books	12.5%
Techniques for sales, organization, budgets and book recommendations	12.5%
Total	100%

N=8

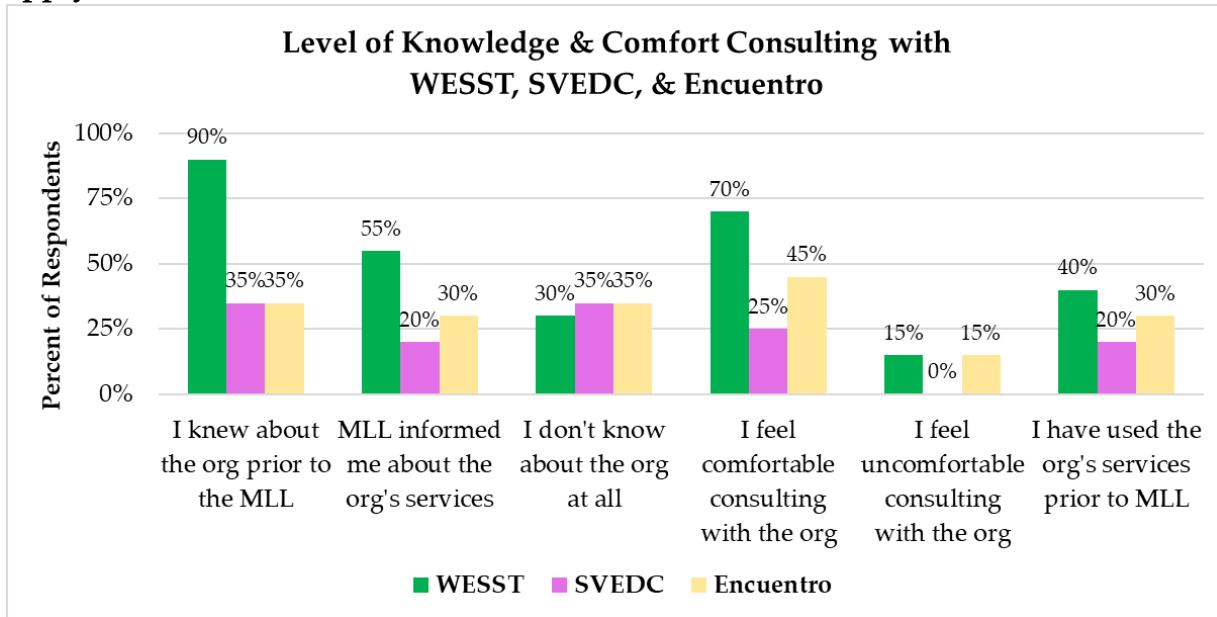


The MLL goals include creating the opportunity for entrepreneurs to establish longer relationships with bookkeepers and other service providers beyond a one-time meeting. 20% of respondents followed up with the Business Genius with which they consulted.

Partner Organization Knowledge

MLL staff sought to provide information about resources the MLL partners offer. The survey asked respondents about their knowledge about each of the three partners prior to and after their MLL sessions. The respondents show discrepancies in their answers about organization knowledge (Figure 7). For example, the percents of people who answered they knew about each organization prior to MLL and those who say they do not know anything about each organization add up to more than 100%, which makes it unclear if they did or did not know about the organizations. The survey also inquired about their comfort level consulting with each organization. 15% of respondents checked feeling uncomfortable with WESST and Encuentro each. Evaluators examined this question's relationship to other questions about participants' comfort working with the same nonprofits respondents stated they were uncomfortable working with. 66% of those respondents who stated they felt uncomfortable consulting with Encuentro also stated they were uncomfortable consulting with WESST. So, lack of comfort in working with these organizations is not necessarily linked to one organization in particular. A second finding is that all but one of the participants who selected feeling uncomfortable consulting with each organization also selected feeling comfortable consulting with that same organization. The contradiction of answers suggests that a question asking participants about feeling uncomfortable with nonprofits is problematic and unreliable, particularly when placed immediately following a question about being comfortable with each organization.

Figure 7. Describe your knowledge about the following resources. Check all that apply.



N=20

All respondents gave positive feedback in their description of any changes of opinion. Over one third simply said their opinion has not changed.

Table 4. After participating in MLL, how has your thinking changed about how helpful are any of the services that WESST, Encuentro, and/or SVEDC provide? If your opinion has not changed, please write NA.

Description	Percent
Opinion has not changed	37.5%
As of right now, my opinion continues to be good. They continue to help small businesses continue growing	6.3%
Encuentro and WESST have been beneficial in knowing about legal topics and meeting new people and new businesses. I already know numbers as I am an electrical engineer and my wife does finances.	6.3%
Everything is the same. I am waiting for new Spanish classes with new topics that will help us keep growing	6.3%
I felt the training was very good. I had personal taxes questions	6.3%
I have learned a lot	6.3%
It's very reliable. The help is here if we need it. There are ways that I can make it	6.3%
More positive	6.3%

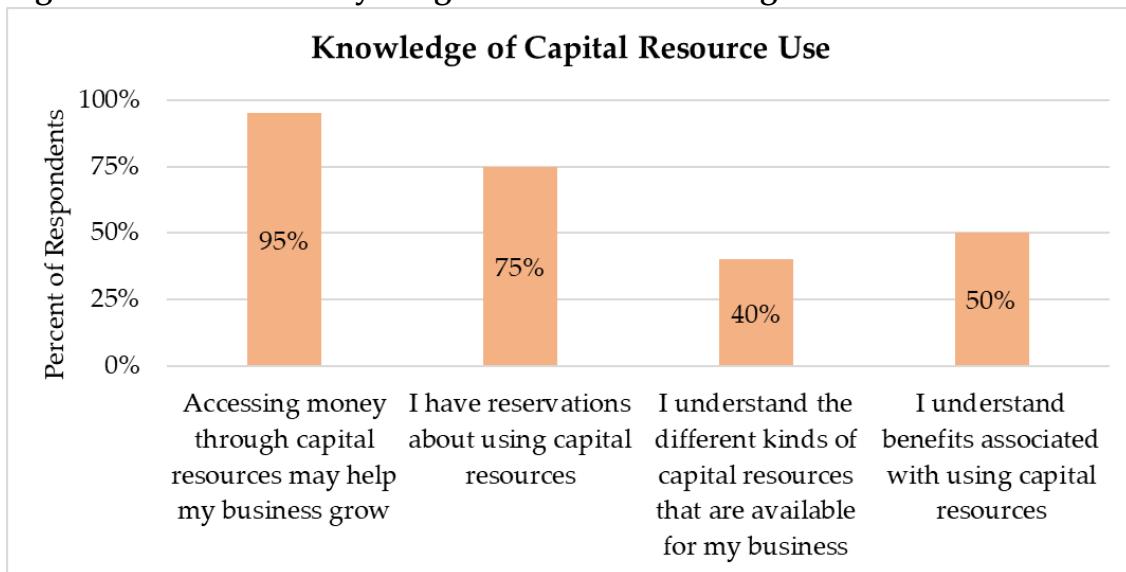
Description	Percent
Not even aware of them.	6.3%
Thankful for the support	6.3%
Very good	6.3%
Total	100%

N=16

Capital Resources Attitudes

Apart from delivering services that provide direct knowledge and immediate support to small business owners, MLL partner organizations seek to aid entrepreneurs to understand additional funding resources for business survival and growth. The MLL team had identified access to capital resources as a barrier for small business owners. The Learning Pod sessions and further discussion with the client advisory team did not identify access to capital as one of the top three barriers for small business owners. The MLL team sought to understand small business owner attitudes towards the use of capital resources. In this case, additional capital resources include, but are not limited to bank loans, small business loans, loans from family, Family Independence Initiative, matched savings accounts, alternative lending, and funding from nonprofits or Coop Capital. While most respondents believe that additional capital resources may help their business grow, less than half feel they understand resource benefits and risks (Figure 8). 75% of the respondents reported having reservations about using capital resources. These combined percentages result in small business owners staying away from capital resources, even if they understand that they could be potentially useful for their business. 90% of respondents do believe that their business should contribute to job creation.

Figure 8. How much do you agree with the following statements?



N=20

Entrepreneurs' knowledge regarding the use of capital resources affects how they may choose to use available capital resources for business growth.

Half of respondents use, are willing, or expect to use capital resources to aid in their business (Table 5). 65% of respondents rely solely on their personal or small business funds to grow their business. 50% said they would not feel comfortable using additional capital resources, even if it meant their business would not grow as fast as they would like. The difference between the 65% and 50% is 15%, indicating that the 15% does have some interest in the use of additional capital resources.

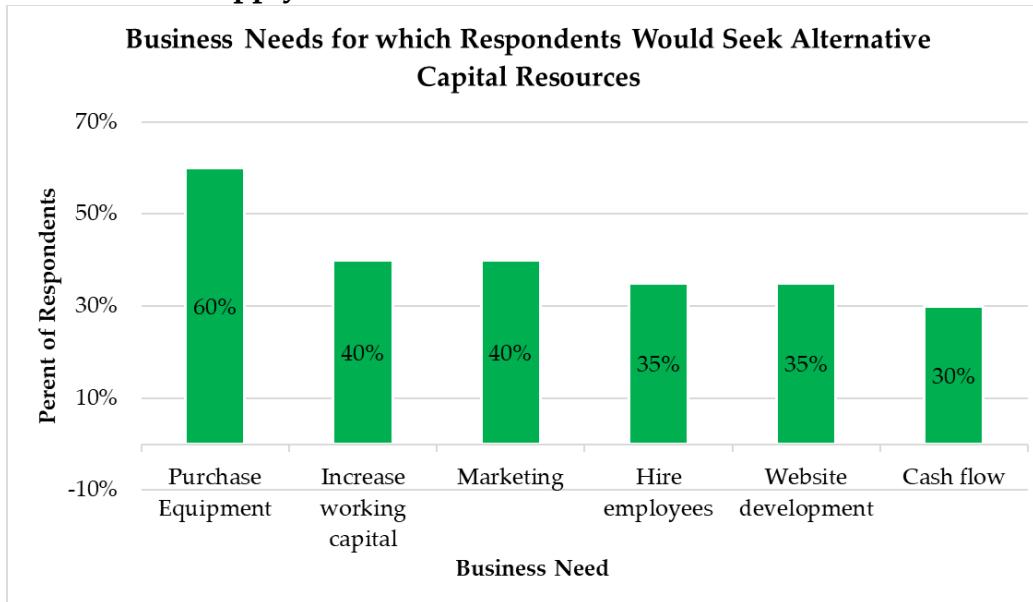
Table 5. Do any of the following statements apply to you?

Statement	Percent
I only use personal or my small business funds to fund business growth activities	65%
I would not feel comfortable using additional capital resources, even if it means not being able to grow my business as fast as I would like	50%
I am willing to use additional funds when I need them for my business	50%
I expect to use capital resources to start or grow my business	50%
I readily use capital resources to help me with my business in the short term	45%
I readily use capital resources to help me with large, long term projects that will grow my business	40%

N=20

The survey inquired about the business needs for which the respondents would consider using capital resources. Entrepreneurs seeking capital resources identified no single need common to them all. 60% of respondents would consider capital resources for equipment purchase (Figure 9). Less than 40% of respondents would consider such resources to hire employees, develop a website or for cashflow.

Figure 9. Which needs would make you consider using capital to help your business?
Check all that apply



N=20 Note: Percents add to more than 100% because respondents marked multiple resource interests.

The survey included questions about participant attitude towards banks and other capital resources. Overall, small percents of respondents agreed with multiple statements of bank prejudice. The low percentages of agreement with such statements of bank prejudice suggest that respondents think banks are fair in lending practices and that prejudice is not a hindrance to accessing capital. The highest agreement (35%) was with the statement "I would use capital loans, but I don't think my business is doing well enough". The fact that more respondents agreed with this statement may indicate their business health provides a more common barrier to accessing capital resources.

Table 6. Do any of these reflect your thoughts about capital resources?

Thoughts about Capital Resources	Percent
I would use capital loans, but I don't think my business is doing well enough	35%
I would never ask a bank for a loan	25%
Banks would never loan me capital	20%
Banks don't loan money to folks from working class backgrounds	10%
Banks only loan money to people who don't need it	10%
Total	100%

N=20

* Note: None of the respondents answered the question that asked participants if they agreed with the phrase "Banks don't lend money to people who look like me". For respondents who completed the survey via phone, they expressed confusion over the question, went silent, or said the question sounded ugly / rude.

Outcomes

Most the respondents (70%) answered that they changed how they tracked money in and out of their business. We did not ask how they changed tracking money. Future surveys should ask how participants changed how they track money (APPENDIX B). Evaluators examined the relationship between the length of time that a respondent was in business and the type of information or support from the MLL that the respondent sought and/or found most helpful and found no relationship.

Table 7. What was the most helpful thing you learned from attending the Money Learning Lab sessions?

Financial - Tracking money	35%
Having someone look at my financial statements with me.	
How to segment my sales reporting to do a better job of tracking what brings in income.	
How to track income and expenses in a much easier manner	
How to track monies and how a bookkeeper could help and about Quick Books	
How to use an app to save expenses, tips, and miles that I must save	
It is important to maintain separate account logs for my business and my personal accounts	
Spreadsheets	

Taxes	25%
It forced me to do a full audit	
Tax consulting	
Taxes	
The importance of paying taxes	
Networking	15%
Conversation with each person. Differences in each individual.	
Talking with Someone	
Meeting people	
Vision and Foundation	10%
The vision of advancing more, more formal	
Knowing that what I am doing is well-founded and I do have a foundation for growth	
Price Calculation	10%
How to calculate prices.	
It was that I need to apply the product prices to have good profit	
Knowledge of Resources	5%
Knowing what exists	
Total	100%

Respondents listed the areas in which their businesses need the most support. While there were no areas that required support for a majority of respondents, some areas do appear to require support for multiple respondents. 20% of respondents needed help identifying the steps to create or advance their business. The same respondent percent identified legal as a support need.

Table 8. What area of your business do you feel like you need the most support with?

Area of Need	Percent
Steps needed to starts (permits?, buy equipment?, Look for location?)	20%
Legal	20%
Capital	10%
How to expand my business and get more clients	10%
Almost everything	10%
Finances	10%
Marketing	5%

Area of Need	Percent
Sales and organization	5%
Taxes	5%
Cash flow	5%
I don't need anything right now	5%
In everything, as entrepreneur, one never completes their learning 100%	5%
Website	5%
Social media	5%

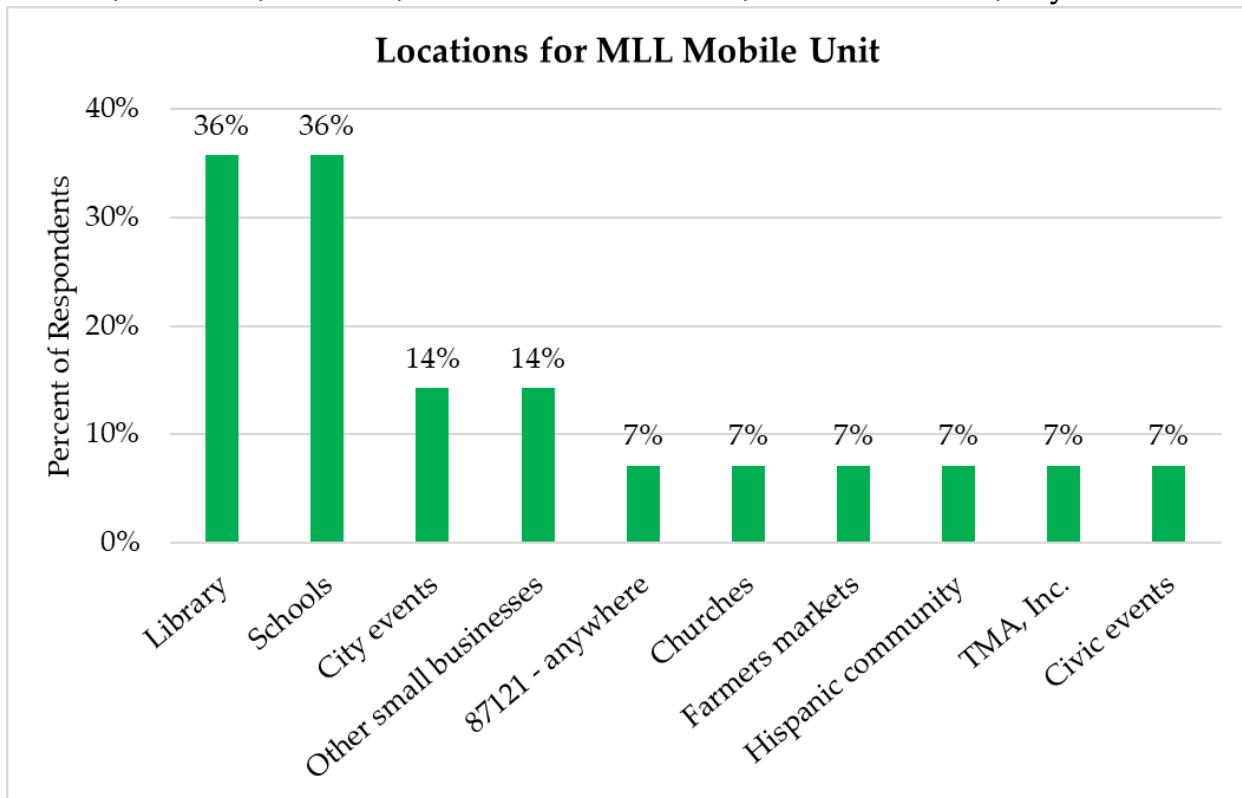
N=20

Note: Percents add up to more than 100% because respondents were able to identify more than one need area.

Note: The question that asked: "What new knowledge have you learned through MLL about WESST, SVEDC, and Encuentro resources" did not function well. Only two people answered this question; Respondents understood this question as asking what they learned in terms of their business.

All participants who completed the survey would recommend the MLL to other entrepreneurs. 14 of the 20 respondents gave suggestions for places they would like to see the MLL mobile unit (Figure 10). One of the participants who completed the survey via the phone gave the following explanation for wanting to see the MLL at schools, "it [schools] is often where parents gather, and so that the children learn. Children can do their homework. To reach the community, start with schools. Some children become involved and get their parents involved".

Figure 10. Where would you like to see the mobile Money Learning Lab appear? (ie. schools, churches, libraries, other small businesses, farmers markets, city events)?



N=20

Note: Percents add up to more than 100% because respondents identified multiple locations.

CONCLUSIONS

Respondents considered the Money Learning Lab a valuable resource for many reasons. Participants improved their financial skills and knowledge. They also used the Business Geniuses, Financial Terms Sheet, and Vecino Victory. 100% of respondents said they would recommend the service. Only a small percent appeared ready to discuss capital investment outside their own resources.

Regarding MLL processes, respondents suggested financial tracking and tax information were the most important training features of the service. Over two thirds indicated they were comfortable consulting with WESST. Respondents also indicated a desire for more marketing help. Previous relationship with the organization was a factor in respondents' choice of MLL as was the convenience of the location.

EVALUATION METHODS

Evaluators created a survey in both Spanish and English, sending the survey to all MLL participants in their preferred language. Evaluators followed up with participants who did not complete the survey and, when possible, completed the survey via phone interview.

Evaluators performed crosstabulation of indicators to identify statistically significant relationships between indicators.

The evaluators used an alternative method to the Net Promoter Score. Given that NPS leaves out a portion of the respondents, classifying them neither as positive promoters or negative promoters, the evaluators asked survey participants whether or not they would promote the Money Learning Lab to gather more direct information about participant promotion. The simplified yes or no question provided the same information as the Net Promoter Score.

Limitations

Self-reported Household income estimates may be erroneous, as 45% of participants input a household income less than \$10,000.

While the response rate for those participants who received a request to complete the survey was 30%, the number of respondents was too low to generalize findings.

APPENDIX A: Sheet created by MLL Project Leads

Possible Solutions – The Money Learning Lab™ - The top three responses from 64 learning pod participants are in the table below with the first draft of possible solutions developed by our Project Team (Encuentro, South Valley Economic Development Center and WESST). The next step is to brainstorm and create a concept, possibly using co-creation, story boards and the business model canvas.

<u>Having enough time to do what it takes to make my business successful</u>	<u>Tracking money in and out of my business</u>	<u>Doing taxes</u>
How might we create a system that demonstrates the value of time management, matches clients to appropriate tools and creates an accountability system to help implement the tool?	How might we create a hands-on assessment that analyzes a client's bookkeeping needs and provides a set of solutions to meet those needs? How might we create a simple solution that highlights and defines what a bookkeeper does?	How might we create a platform where we connect clients with experts?
Identify priorities at different stages and create attractive simple visual that breaks down priorities by estimated # of hours per week/month/year? That a typical business might devote to these areas	"Leaks"	Attention to sensitive issues around ITIN.
Massive entrepreneurial time study	AI Enabled "Bookkeeper that verbally accepts instruction. IE "Fernando enter this target purchase for office expenses"	Offer tax fair modeled like citizenship fair which includes general group session on basics and then breaks into 1-1 consultations. Offer in Spanish and English, but not translated
Cohort of interns that do "task rabbitz" work (task us)	Bookkeeping certification with CEUs	Packets of client info on tax "to dos" depending on stage of business. Intuitive
Money Learning Lab tours of resources	Use clients to intro their success in this area. Real life stories	Do like Montessori style school, more advanced teaches less advanced
Have them teach a class about it and they get paid for it	Educate client on a realistic time line to implement	Intro "set up" consulting session with CPA so taxes and set up properly. Free(?)
You can "create" time by hiring others. Need to get to the point where they see the benefits and possibility	Bring experts to them	Get a tax navigator instead of a tech navigator
"my business fitness pal" Tracking time/whole 30s/boot camps (fitness)	Subsidized and centralized bookkeeping service four business startups (must be coachable, willing to follow instructions)	Basics of taxes. What taxes apply to me and my business? Matrix of requirements

APPENDIX B

WESST Money Lab Summative Evaluation Survey: Suggested Updates

Intro Text:

Thank you for participating in the first implementation of the Money Learning Lab (MLL). Your participation in this survey will help us improve the services we offer you through the Money Learning Lab. We thank you for your time.

Data collected will remain confidential. Only the evaluation team will have access to the survey results. The only identifiable data that the evaluators will share with the Money Learning Lab staff is your preference to continue receiving text messages from the MLL. The evaluators will share all other data with MLL staff only in grouped form.

If you need help filling out the survey or have questions or comments, please contact Denise Garcia at 505-750-4482 or denise@pivoteval.com

1. What is your name?
2. What is your phone number?
3. What is your email address?
4. What is your gender?
 - a. Female
 - b. Male
 - c. Prefer not to say
 - d. Other: _____
5. What is your ethnicity?
 - a. American Indian or Alaskan Native
 - b. Asian
 - c. Black or African American
 - d. Hispanic
 - e. White (Non-Hispanic)
 - f. Native Hawaiian or other Pacific Islander
 - g. Two or more
 - h. Other: _____

6. What is your estimated household income? (Please round to nearest \$1,00,)
7. Did the text messages help you show up to appointments?
 - a. Yes
 - b. No
 - c. I did not receive text messages
 - d. I scheduled my meeting last minute and did not receive text messages
8. Would you like to continue to get text messages from the Money Learning Lab?
 - a. Yes
 - b. No
9. Did you follow up with the Business Genius (the provider that you received services from at the Money Learning Lab)?
 - a. Yes
 - b. No
10. Money Learning Lab is considering providing online resources to support your business. Would you consider using these online resources provided by the Money Learning Lab in the future?
 - a. Do it yourself break even
 - b. Tax matrix
 - c. Flyer about resources for small businesses /partners
 - d. Capital resources
 - e. Other: _____
11. Help us know which online quick tools would be most helpful to you.

12. Describe your knowledge about the following resources. Check all that apply.

	Encuentro	SVEDC	WESST
I knew about the organization prior to the MLL			
The MLL informed me about services from organizations			
I feel comfortable consulting with the organization			
I have used the organization's services prior to MLL			
I have used the organization's services after the MLL			
I do not know about organization at all			

13. Did you use any of the following MLL services?

- a. Business Genius
- b. Vecino Victory
- c. Flyers
- d. Financial Terms Sheet
- e. None

Statement: In the next questions, capital resources means funding for your business from additional ways. For example, capital resources may include bank loans, small business loans, loans from family, Family Independence Initiative, matched savings accounts, alternative lending, Funding from nonprofits or Coop Capital.

14. Have you considered using capital resources to grow your business?

- a. Yes
- b. No

15. How much do you agree with the following statements?

	Strongly Disagree	Disagree	Agree	Strongly Agree
Accessing money through capital resources may help my business grow.				
It is my duty as a small business owner to create employment opportunities for my community.				
I have reservations about using capital resources.				
I understand the different kinds of capital resources that are available for my business.				
I understand benefits associated with using capital resources				
I understand risks associated with using capital resources				

16. What circumstances would make you consider using capital to help your business?

- a. Purchase equipment
- b. Marketing
- c. Website development
- d. Hire employees
- e. Increase working capital
- f. Cash flow
- g. None, I am opposed to using other capital resources for my business
- h. Other: _____

17. Do any of the following statements apply to you?

- a. I expect to use capital sources to start or grow my business.
- b. I would not feel comfortable using additional capital sources, even if it means not being able to grow my business as fast as I would like.
- c. I only use personal or my small business funds to fund business growth activities.
- d. I am willing to use additional funds when I need them for my business.
- e. I readily use capital sources to help me with my business in the short term.
- f. I readily use capital sources to help me with large, long term projects that will grow my business.

18. Do any of these reflect your thought about capital resources?

Please check all that apply. Capital resources means funding for your business from additional ways. For example, capital resources may include bank loans, small business loans, loans from family, Family Independence Initiative, matched savings accounts, alternative lending, and funding from nonprofits or Coop Capital.

- a. Banks would never loan me capital
 - b. I would never ask a bank for a loan
 - c. Banks only loan money to people who don't need it
 - d. Banks don't loan money to folks from working class backgrounds
 - e. I would use capital loans, but I don't think my business is doing well enough
 - f. While my business is growing, I am not sure if that growth is sustainable, and that makes me forgo a capital loan
19. Since attending the MLL, have you made any changes to how you track money in and out of your business?
- a. Yes → go to next question
 - b. No → skip next question
20. What changes have you made to track money in and out of your business?

21. What was the most helpful thing you learned from attending the Money Learning Lab sessions?
22. Would you refer other small business owners to the Money Learning Lab for services?
 - a. Yes
 - b. No
23. What area of your business do you feel like you need the most support with?
24. Where would you like to see the Money Learning Lab? (ie. schools, churches, libraries, other small businesses, farmers markets, city events)
25. What made you choose the location that you did to attend a Money Learning Lab session? Check all that apply.
 - a. Location
 - b. Convenience
 - c. Already a client at the location
 - d. Language being offered
 - e. Time and day offered
26. Did you consider attending (Check all that apply):
 - a. Other small business incubators or programs
 - b. Other locations
 - c. Other days or times
 - d. Languages being offered
27. What new knowledge have you learned through MLL about WESST, SVEDC, and Encuentro resources?
28. After participating in the Money Learning Lab, do you find your thinking has changed about how helpful any of the services that WESST, Encuentro, and/or SVEDC are? If your opinion has not changed, please write NA.

29. When did you obtain the following business documentation?

	1-6 months ago	1 year ago	More than one year ago	Not yet	Does not apply to my business
City Business License	x		x		
County Business License					
Business Insurance					
Food Permit					

30. When did you begin generating revenue? Month/Year. If you do not, yet generate revenue, please write zero.

31. How much did you pay in CRS earning for from Jan 2019 to June 2019 (Q1 & Q2). If you did not owe any Gross Receipts Tax, write 0.

32. Please describe your CRS Payment pattern.

- a. My CRS payments have been flat
- b. CRS payments have been increasing steadily
- c. My CRS payments have been declining
- d. My CRS payments vary dramatically from month to month
- e. I do not make GRT payments

33. What employment pattern best describes your employees who receive salaries/wages? Check all that apply.

- a. Temporary/Seasonal
- b. Part time
- c. Full-time
- d. Contract workers
- e. I do not have employees