

MARCH 2025

Resilient Futures Program

Evaluation and Performance
Monitoring Plan



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SECTION 1.0

INTRODUCTION

1.1 ABOUT THE RESILIENT FUTURES PROGRAM

The Resilient Futures Program is focused on coordinating and expanding access to free, community-delivered financial help services across Canada to people living on low and moderate incomes. This initiative will build a network of regional financial help hubs that will deliver and scale expert one-on-one supports, including year-round tax filing, benefits assistance, one-on-one financial coaching or counselling, and financial education. Capacity development and training will also be provided to community organizations, enabling the expansion of services across the country.

The objectives of the Resilient Futures Program are to:

1. Support and ensure more Canadians living on low and moderate incomes have access to and use free-of-charge community-delivered financial help services that are tailored to their unique needs;
2. Raise greater financial inclusion and equity by reaching every province and territory, including rural, remote, and Indigenous communities, and ensuring services meet the diverse needs of underserved groups, including Black communities, Indigenous Peoples, and individuals living with disabilities;
3. Support the delivery of financial help services, where appropriate, that address the needs of both official language communities, including providing training and capacity-building supports to organizations; and
4. Support the development and delivery of tailored and appropriate financial help services for underserved groups, including Black communities, Indigenous Peoples, and individuals living with disabilities.

1.2 PURPOSE OF THE EVALUATION AND PERFORMANCE MONITORING PLAN

This plan has been developed to guide the evaluation of the Resilient Futures program by articulating the evaluation and performance monitoring components and processes. These include the evaluation focus, type, and guiding questions, the theory of change, the outcomes, indicators, and metrics that will inform the evaluation results, and the data collection methods and timelines. It is important to note that the evaluation and performance monitoring plan may change over time to continue to be responsive to the evolving and emerging evaluation and performance monitoring needs and to best assess the impact of the Resilient Futures program.

How This Document Is Organized

There are five main sections in this document:

- Section 1.0 introduces the program and the purpose of the evaluation and performance monitoring plan.
- Section 2.0 provides an overview of the key evaluation and monitoring components. These include the overall purpose of the evaluation, the evaluation approaches that will be implemented, the guiding questions informing evaluation and performance monitoring, and data collection methods.
- Section 3.0 presents the theory of change, which outlines the strategies and activities implemented through the program and how they are expected to lead to the anticipated outcomes.
- Section 4.0 articulates the **performance monitoring plan**. The focus of this section is to outline the **mandatory** performance monitoring data (i.e., key performance indicators) that must be collected by funded partners in alignment with reporting requirements from the program funder, Employment and Social Development Canada (ESDC).
- Section 5.0 presents a plan for the **broader outcome and process focused evaluation** of the program. Data outlined in this section is **not mandatory** and will only be gathered by Prosper Canada and funded partners who choose to participate in the evaluation in alignment with their funding stream role and the interventions they provide.

Throughout Section 5.0, “(ESDC)” is used to indicate the inclusion of a funder-required evaluation component, which may be incorporated as either an indicator or metric.

Resources Reviewed to Inform Development of This Document

The following documents were reviewed and considered to help inform the development of the theory of change and program evaluation performance monitoring plan:

- Prosper Canada funding proposal and project announcement documents
- ESDC expected results
- Project North Star Vision document
- Description of priority populations
- Evaluation and project reports shared by Prosper Canada
 - Evaluation of the Financial Empowerment and Problem Solving Project Final Report
 - Evaluation of the Financial Empowerment Champions Project Final Report
 - Building Financial Wellness in First Nations: Project End Insights Report 2021-2023

- Promoting Access to Income-Boosting Government Benefits: A Longitudinal Evaluation of the Benefits Wayfinder
- National Financial Empowerment Champions Project Summary Report 2016-2020
- Financial Literacy, Financial Information, and Financial Capabilities Project 2023 Project Report
- How Financial Empowerment Services Are Helping Ontarians Build Financial Health: Insights From the Ontario FEC Project and the FE and Problem Solving Project
- Building Canadians' Financial Literacy and Wellbeing: July-December Report
- Strengthening Community Infrastructure and Capacity to Sustainably Expand Local Financial Empowerment Services That Build Financial Inclusion and Resilience: Progress Report Dec 15, 2022 – Dec 14, 2023
- Launching and Scaling a National Benefit Navigator to Support Canadians' Financial Security: Year 3 Activity and Promotions Report
- Building Financial Wellness in First Nations: Report Submission July 31, 2024
- Innovations in Financial Capability: Culturally Responsive & Multigenerational Wealth Building Practices in Asian Pacific Islander (API) Communities
- Documents shared by Prosper Canada outlining financial help metrics and data definitions
 - JP Morgan Definitions for Approaches and Metrics
 - Data Dictionary Financial Empowerment
 - Indicators for Financial Empowerment: Learnings From the National Financial Empowerment Champions Project
 - Strategy and Evaluation Framework Design
 - EFC Evaluation Framework
 - EFC Metrics
 - EFC Data Dictionary
 - MCSS FEC Evaluation Framework
 - National Financial Empowerment Champions (FEC) Project Evaluation Framework
 - Frontline draft logic model
 - Ontario FEC Logic Model
 - Empowerment Economics Evaluation Framework Matrix
 - Financial Coaching: Measuring Impact
 - SPARK Tool – Final Version August 29, 2024
 - FWFN KPIs 2023-2025
 - KPIs Expanding Financial Empowerment for Black Canadians
 - KPI Quarterly Reporting Dashboard for Board
 - Data Dictionary Excel
 - The Benefits Wayfinder Preliminary Evaluation Framework: May 2022
 - Prosper Canada Strategy and Evaluation Framework Design presentation

- Financial Consumer Agency of Canada resources, including:
 - Summary of FCAC Survey Findings
 - FCAC Business Plan 2023-2024 to 2025-2026
 - Counting Change: A Measurement Plan for the National Financial Literacy Strategy 2021-2026
 - Make Change That Counts: National Financial Literacy Strategy 2021-2026
 - FCAC measures library
- Prosper Canada's Strategic Clarity, Operational Planning, and EDI Plan Orientation
- FEC Functions Strategic Framework
- FEC Pathway Strategic Framework
- FEC pathway partner data collection and reporting
- Program grantee framework
- Program service ecosystem model
- Program service definitions
- Key messages briefing note
- Program objectives, activities, and expected results (OAR) document
- RedCAP forms from other financial help service programs
- G20 Policy Note on Financial Well-Being and Financial Well-Being Note Annex 2
- Logical Solutions evaluation plan

1.3 SERVICE DEFINITIONS

Tax Filing:

- **Purpose:** Tax filing is a critical gateway for people with low incomes to access hundreds of provincial, territorial, and federal income benefits and tax credits that boost incomes and reduce expenses, as well as access other income- or means-tested social programs.
- **Key service characteristics:**
 - Provide client supports that directly result in clients successfully filing their taxes (e.g., filing taxes for an individual or models that teach clients to file their own taxes)
 - Can include taxes filed in a tax clinic setting or in 1-on-1 appointments and can include taxes filed by volunteers or employees
 - May include taxes filed through the Community Volunteer Income Tax Program or Income Tax Assistance – Volunteer Program in Quebec, but this is not required
 - Can include filing for the current year or previous years

- Provide tax filing services that are accessible to clients year-round rather than only at one point in the year (e.g., February-April)

Benefits Assistance:

- **Purpose:** Provincial, territorial, and federal income benefits, as well as municipal benefits and benefits accessed from companies (e.g., subsidies) that aren't directly accessed by clients through the process of filing a tax return and require additional levels of support for clients to access them.
- **Key Service Characteristics:**
 - Provide client supports that directly lead to clients applying for benefits that aren't directly accessed by clients through the process of filing a tax return. Important components of this service include the items below. Note that to qualify for funding under Resilient Futures, the supports provided must include a mix of the supports listed below that, in combination, lead directly to clients applying for benefits.
 - Helping clients find benefits that they are eligible for but not receiving
 - Helping clients decide whether to apply (e.g., by understanding the implications of benefits and interactions between them)
 - Helping clients access or gather ID and documentation required for benefit access (e.g., birth certificate)
 - Providing safe documentation storage
 - Advocating with government agencies and staff members
 - Resolving issues with benefit applications
 - Supporting requests for additional information, audits, and appeals
 - Supporting clients through the benefit application process
 - Can include supports provided by volunteers or by employees
 - Estimates of the dollar value of benefits applied for must be based on confirmation that the client submitted an application for a benefit

One-on-One Financial Coaching and Counselling:

- **Purpose:** People have complex financial needs that cannot easily be addressed solely through increasing incomes, such as managing debt, building savings, and building financial plans for the future. Because their needs may be complex, and clients may lack the knowledge, skills, and confidence to tackle them on their own, one-on-one support can enable clients to identify clear financial goals and identify and pursue actions to achieve them. This is exclusive of maintaining income benefits, although it is recognized there is overlap in these services.
- **Key Service Characteristics:**
 - These 1-on-1 services can include different approaches to client help, including:
 - **Counselling:** Help to solve urgent financial problems (e.g., resolving incidents of fraud, managing debt, managing financial shortfalls, access to banking services, etc.) and stabilize their situation.

- **Coaching:** Sessions between an individual and a trained frontline service provider, where the focus is on achieving proactive, future-focused goals.

Financial Education:

- **Purpose:** Financial Education services, either 1-on-1 or delivered in group settings, provide people living with low incomes with the financial knowledge, skills, and confidence to better navigate their financial lives both now and in the future. These services are often a gateway to the other services described above and form an important part of the work organizations do to engage and support financial resilience in communities.
- **Key Service Characteristics:**
 - Financial education can take place in a variety of contexts and formats (e.g., group, 1-on-1, in person, online, etc.), but at its core, it must help people with low or moderate incomes navigate the world of personal finances in ways that are relevant to their needs, assets, and perspectives (e.g., banking, credit, debts and loan products, approaches to savings, goal-setting, etc.).

SECTION 2.0

ABOUT THE EVALUATION

2.1 EVALUATION FOCUS

The purpose of the evaluation is to assess the effectiveness of the implementation of the Resilient Futures program by seeking to:

1. Determine the reach of the program.
2. Assess the impacts of the program on clients served and service partners.
3. Understand the experiences of clients served and service partners.
4. Identify lessons learned from implementing the program, including successes, challenges, and opportunities for program improvement or adjustments during and after the project.

2.2 EVALUATION TYPE

Three approaches will be used to frame the Resilient Futures Program evaluation:

1. **Performance Monitoring:** Performance monitoring will be used to track progress toward achieving program deliverables by collecting and reviewing metrics related to key performance indicators.
2. **Outcome Evaluation:** Outcome evaluation will be used to measure client and service partner changes resulting from the activities and interventions implemented by the program.
3. **Process Evaluation:** Process evaluation will be implemented to explore the experience of clients and service partners, practices and factors critical to achieving program impacts, successes and challenges, and opportunities for further development.

2.3 GUIDING QUESTIONS

Performance Monitoring Questions

The questions below will guide performance monitoring activities in alignment with funder-mandated reporting requirements:

1. Who is receiving services through the Resilient Futures program?
2. What is the reach of the Resilient Futures program?
3. How many financial help service interventions are being delivered?

4. How much income was secured by clients through financial help service interventions?
5. Did the program increase opportunities for clients to participate in community-delivered financial help services?
6. Did the program help organizations increase their capacity to help clients improve financial literacy and/or other financial outcomes that enhance financial well-being?

Outcome and Process Evaluation Focused Questions

The following questions will inform and guide the outcome and process evaluation:

1. Did the Resilient Futures program have an impact on clients and service partners? If yes, what were the impacts? If no, why not?
2. Have any unintended outcomes, positive or negative, resulted from the Resilient Futures program? If yes, what are they?
3. What is the experience of clients receiving services, including both positive and negative, and any challenges or highlights they encountered?
4. What factors have supported or hindered the implementation of the Resilient Futures program?
5. What have been the challenges and successes of implementing the Resilient Futures program?
6. What opportunities exist to improve the Resilient Futures program?
7. What resources and promising practices have been developed to support the delivery of tailored financial help services to priority populations, including Black communities, Indigenous Peoples, and individuals living with disabilities?
8. Has the FE service hub model implemented through the Resilient Future program been effective?

2.4 DATA COLLECTION METHODS

Quantitative and qualitative data will be gathered through the evaluation. The following types of tools will be used to collect data to inform evaluation results:

- **Electronic Reporting Form** – Prosper Canada will provide funded partners with electronic reporting forms to gather required performance monitoring data, such as client reach, interventions provided, and income secured. Additional electronic reporting forms may also be created to gather outcome and process-focused evaluation data from partners participating in evaluation activities. Funded partners will implement their own internal tracking systems or processes to support this reporting.
- **Prosper Canada Internal Tracking** – An internal database and documentation review will be used by Prosper Canada to track evaluation data related to leveraged funding, the development of financial help resources, the implementation of capacity and knowledge

development activities, the development of service delivery standards, and activities supporting system change. Further, a customer relationship management (CRM) system will be used by Prosper Canada to capture key profile information of funded partners that can be used to support data disaggregation during analysis.

- **Funded Partner Internal Tracking** – Funded partners who choose to participate in the evaluation will also use their own internal documentation and internal tracking systems (e.g., internal databases, tracking sheets, etc.) to capture evaluation-focused data, such as client goals, savings, and debt reduction, development of service delivery networks, and the creation or enhancement of tools and knowledge products focused on financial help service delivery.
- **Web Analytics** – Prosper Canada will gather data from web analytics to track access to online self-help resources.
- **Surveys** – Various surveys will be developed to gather information from a sample of clients across service interventions related to their experience and satisfaction accessing services and to inform outcomes related to financial well-being and financial literacy. Surveys will also be used to gather feedback from funded partners regarding their experience implementing the program, their experience engaging in the national community of practice, and changes in their knowledge or capacity to deliver financial help services.
- **Focus Groups** – Focus groups will be held with key program stakeholders from funded partners and Prosper Canada to reflect on and gather insights about program implementation, including implementation challenges and successes, opportunities for improvement, promising practices, lessons learned, and factors that have supported or hindered program implementation and reach of priority populations.
- **Case Studies** – Case studies will be gathered from funded partners to illustrate clients' complex needs or circumstances and the changes they experienced as a result of accessing financial help services.

Additional evaluation and data collection methods may be explored as the project evolves.

SECTION 3.0

THEORY OF CHANGE

The theory of change illustrates the changes expected as a result of the strategies and activities implemented through the Resilient Futures program.

The Compelling Case

The theory of change starts by articulating the challenges (i.e., compelling case) to which the program is responding, which is the financial vulnerability of low- and moderate-income Canadians that is being further exacerbated by the current affordability crisis and a lack of financial help for those most affected.

According to the Angus Reid Institute, 1 in 3 Canadians overall and 1 in 2 Canadians with income under \$50,000 say they're now in either "terrible" or "bad" shape financially. Among those in "terrible" or "bad" shape, 94% and 80%, respectively, say it is difficult to feed their household. More generally:

- 67% of Canadians have cut back on their discretionary spending;
- 40% have had to draw down on their savings;
- 13% are borrowing from friends and family; and
- 8% have taken out a bank loan to make ends meet.

Many low- and moderate-income Canadians have no place they can turn when financial crises hit. They need help to access all the income available to them, balance their budgets, tackle debt, and rebuild their financial resilience. The stakes are high, and having this support can be the difference in not having to choose between buying groceries or paying rent.

Mainstream financial services often aren't specialized in the type of support and services needed by low- and moderate-income Canadians, and this population is more vulnerable to predatory financial behaviour. This is partly why Canada's National Financial Literacy Strategy identifies enhancing access to trustworthy and affordable financial help services as a key priority for building the financial resilience of Canadians. Given the current economic context, this priority has grown in urgency.

Research and on-the-ground experience show significant demand for tailored, community-delivered financial help services from low- and moderate-income people. Independent evaluations of large-scale Canadian pilot programs have demonstrated their effectiveness and high levels of client satisfaction. While select community organizations offer free, appropriate, and comprehensive financial help services, they are not consistently funded and do not have the resources or geographic reach to meet the needs of all Canadians with low and moderate incomes who need help. The financial empowerment model is proven to be cost-effective and well-placed to build upon and scale up to address this financial help service gap.

The Response to Address the Need

In response to the compelling case, the approach of the Resilient Futures program is to coordinate and support expanded community-based financial help services for low- and moderate-income Canadians across Canada through the implementation of regional financial help hubs and community-delivered financial help services, ensuring frontline delivery partners have financial help resources, training, and capacity to implement and tailor financial help services to underserved and priority populations, and supporting effective program management, monitoring, and evaluation. Further, a “hub and spoke” service delivery model will help expand financial help services across Canada by creating a strong network of service providers. Central hubs will offer a full range of services and be supported by smaller, decentralized partners that can cater their services to address unique local and population-specific needs while also being able to connect clients to the central hub to address more complex needs. Further, central hubs can provide capacity-building support to local service providers or agencies new to providing financial help services to enhance access to these services for low- and moderate-income Canadians needing help.

The guiding principles outlined in the theory of change will guide service delivery partners in their interactions with and delivery of services to clients. They also provide a framework for program delivery and decision-making at all levels.

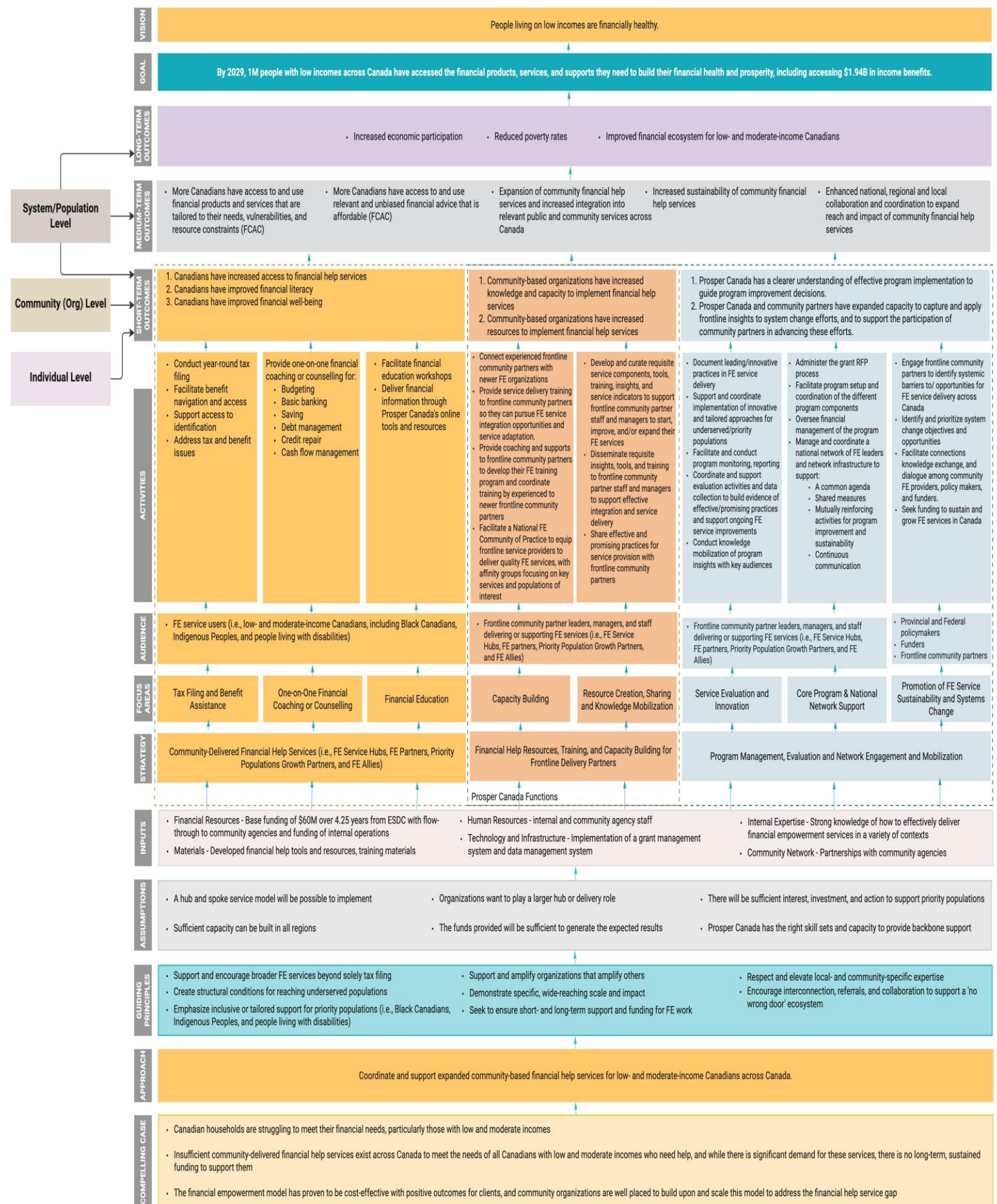
The Program Goal and Expected Outcomes

The overall goal of the Resilient Futures program over the next 4.25 years is to have 1 million people with low incomes across Canada accessing the financial products, services, and supports they need to build their financial health and prosperity by 2029, including accessing \$1.94 billion in income benefits.

As a result of the strategies and corresponding activities implemented through the Resilient Futures program, it is expected the following short-term outcomes will be achieved:

- Canadians have increased access to financial help services
- Canadians have improved financial literacy
- Canadians have improved financial well-being
- Community-based organizations have increased knowledge and capacity to implement financial help services
- Community-based organizations have increased resources to implement financial help services
- Prosper Canada has a clearer understanding of effective program implementation to guide program improvement decisions
- Prosper Canada and community partners have expanded capacity to capture and apply frontline insights to system change efforts and to support the participation of community partners in advancing these efforts.

Resilient Futures Program Theory of Change



SECTION 4.0

PERFORMANCE MONITORING PLAN

Performance monitoring will be used to track progress toward achieving program deliverables by collecting and reviewing metrics related to key performance indicators. Outlined below are the required metrics to be tracked and reported on by funded partners based on the interventions/services provided and their grant funding stream and in alignment with the following ESDC requirements for reporting related to:

- Number of clients reached by financial help services, by type of intervention
- Number of clients reached by financial help services (Gender-based Analysis Plus)
- Total number of interventions delivered
- Amount of income applied for (by government type i.e., federal, provincial, territorial)
- Quantity of organizations (receiving sub-funding) that increase their capacity to address financial well-being (number and percentage)
- Increased client opportunity to participate in community-delivered financial help services

The performance monitoring plan is organized by strategy as outlined in the theory of change. For each metric, a corresponding definition, the types of funded partners expected to collect the data, the data collection method, and timeline for reporting is provided.

STRATEGY: Community-Delivered Financial Help Services

FOCUS AREA 1: Tax Filing

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• # of <u>new</u> clients supported to file taxes	Count of new clients served through one-on-one sessions and tax clinics to file their taxes during the reporting period. A client can only be new once during the fiscal year.	<ul style="list-style-type: none">• FE service hubs and FE partners providing tax filing• Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Semi-Annually
• Total # of clients supported to file taxes	Count of new and returning clients served through one-on-one sessions and tax clinics to file their taxes during the reporting period.	<ul style="list-style-type: none">• FE service hubs and FE partners providing tax filing• Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Semi-Annually
• # of tax returns filed for clients	Count the total number of tax returns filed through one-on-one sessions and tax clinics during the reporting period. Includes current tax year and/or back taxes across all formats (i.e., one-on-one and tax clinics).	<ul style="list-style-type: none">• FE service hubs and FE partners providing tax filing• Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Semi-Annually
• Total amount of income secured in <u>federal tax benefits</u> through tax filing (\$)	Count of the total amount of income in federal benefits secured or expected to be secured or leveraged through one-on-one and tax clinic tax filing (e.g., CCB, GST, Allowance for survivor, GIS, Refund of income tax paid, CWB, CAI) during the reporting period.	<ul style="list-style-type: none">• FE service hubs and FE partners providing tax filing• Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Semi-Annually
• Total amount of income secured in <u>provincial/territorial benefits</u> through tax filing (\$)	Count of the total amount of income in provincial/territorial benefits secured or expected to be secured or leveraged through one-on-one and tax clinic tax filing during the reporting period.	<ul style="list-style-type: none">• FE service hubs and FE partners providing tax filing• Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Semi-Annually

FOCUS AREA 2: Benefits Assistance

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• # of <u>new</u> clients helped to apply for or maintain income benefits	Count of new clients assisted to complete benefit applications or resolve benefit income maintenance issues beyond tax filing during the reporting period (e.g., CPP, EI, GST, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments, and others). A client can only be new once during the fiscal year.	<ul style="list-style-type: none">• FE service hubs and FE partners providing benefits assistance• Priority population growth partners providing benefits assistance after 3 years	• Electronic reporting form	• Semi-Annually

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• Total # of clients helped to apply for or maintain income benefits	Count of new and returning clients assisted to complete benefit applications or resolve benefit income maintenance issues beyond tax filing during the reporting period (e.g., CPP, EI, GST, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments, and others).	<ul style="list-style-type: none"> • FE service hubs and FE partners providing benefits assistance • Priority population growth partners providing benefits assistance after 3 years 	• Electronic reporting form	• Semi-Annually
• # of benefit applications submitted	Count the total number of benefit applications submitted during the reporting period with the assistance of staff or volunteers. An application is considered submitted when it has been completed, signed (if applicable), and sent (electronically or by mail) or handed in (e.g., at a government kiosk).	<ul style="list-style-type: none"> • FE service hubs and FE partners providing benefits assistance • Priority population growth partners providing benefits assistance after 3 years 	• Electronic reporting form	• Semi-Annually
• Total estimated amount of income secured through <u>federal benefits</u> applications (\$)	Count of the total amount of income in federal benefits secured or expected to be secured or leveraged beyond tax filing (e.g., CPP, EI, Canada Disability Savings Bond, Canada Learning Bond, T1 adjustments (disability, rent, tuition/education), OAS) during the reporting period. <ul style="list-style-type: none"> • For benefits that are paid monthly calculate the amount for a 12-month period • For benefits that are paid weekly, calculate the amount per week multiplied by 52 weeks 	<ul style="list-style-type: none"> • FE service hubs and FE partners providing benefits assistance • Priority population growth partners providing benefits assistance after 3 years 	• Electronic reporting form	• Semi-Annually
• Total estimated amount of income secured through <u>provincial/territorial</u> benefits applications (\$)	Count of the total amount of income in provincial/territorial benefits secured or expected to be secured or leveraged beyond tax filing during the reporting period. <ul style="list-style-type: none"> • For benefits that are paid monthly calculate the amount for a 12-month period • For benefits that are paid weekly, calculate the amount per week multiplied by 52 weeks 	<ul style="list-style-type: none"> • FE service hubs and FE partners providing benefits assistance • Priority population growth partners providing benefits assistance after 3 years 	• Electronic reporting form	• Semi-Annually
• Total estimated amount of income secured through <u>other</u> benefits applications (\$)	Count of the total amount of income secured or expected to be secured or leveraged from income benefits that do not fall under federal benefits or provincial/territorial benefits (e.g., Welcome Policy, other) during the reporting period.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing benefits assistance • Priority population growth partners providing benefits assistance after 3 years 	• Electronic reporting form	• Semi-Annually
• # of <u>new</u> clients helped to access identification	Count of new clients who were assisted to complete applications for identification (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period. A client can only be new once during the fiscal year.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing identification access • Priority population growth partners providing identification access after 3 years 	• Electronic reporting form	• Semi-Annually

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• Total # of clients helped to access identification	Count of new and returning clients who were assisted to complete applications for identification (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing identification access • Priority population growth partners providing identification access after 3 years 	• Electronic reporting form	• Semi-Annually
• # of applications submitted for identification	Count of the total number of applications submitted for identification retrieval (e.g., birth certificates, SINs, ID cards, health cards, Indigenous status cards, etc.) during the reporting period.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing identification access • Priority population growth partners providing identification access after 3 years 	• Electronic reporting form	• Semi-Annually

FOCUS AREA 3: One-on-One Financial Coaching or Counselling

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• # of <u>new</u> clients who received one-on-one financial coaching or counselling	Count of new clients who participated in one-on-one financial coaching or counselling sessions during the reporting period. A client can only be new once during the fiscal year.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing one-on-one coaching or counselling • Priority population growth partners providing one-on-one coaching or counselling after 3 years 	• Electronic reporting form	• Semi-Annually
• Total # of clients who received one-on-one financial coaching or counselling	Count of new and returning clients who participated in one-on-one financial coaching or counselling sessions during the reporting period.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing one-on-one coaching or counselling • Priority population growth partners providing one-on-one coaching or counselling after 3 years 	• Electronic reporting form	• Semi-Annually
• # of one-on-one financial coaching or counselling sessions provided	Count of the total number of one-on-one financial coaching or counselling sessions provided during the reporting period.	<ul style="list-style-type: none"> • FE service hubs and FE partners providing one-on-one coaching or counselling • Priority population growth partners providing one-on-one coaching or counselling after 3 years 	• Electronic reporting form	• Semi-Annually

FOCUS AREA 4: Financial Education

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<ul style="list-style-type: none">• # of <u>new</u> clients who participated in financial education	Count of new clients who participated in financial education sessions (e.g., workshops, trainings, etc.) during the reporting period. A client can only be new once during the fiscal year.	<ul style="list-style-type: none">• FE service hubs and FE partners• Priority population growth partners after 3 years	<ul style="list-style-type: none">• Electronic reporting form	<ul style="list-style-type: none">• Semi-Annually
<ul style="list-style-type: none">• Total # of clients who participated in financial education	Count of new and returning clients who participated in financial education sessions (e.g., workshops, trainings, etc.) during the reporting period.	<ul style="list-style-type: none">• FE service hubs and FE partners• Priority population growth partners after 3 years	<ul style="list-style-type: none">• Electronic reporting form	<ul style="list-style-type: none">• Semi-Annually
<ul style="list-style-type: none">• # of financial education sessions provided	Count of the total number of financial education sessions provided during the reporting period.	<ul style="list-style-type: none">• FE service hubs and FE partners• Priority population growth partners after 3 years	<ul style="list-style-type: none">• Electronic reporting form	<ul style="list-style-type: none">• Semi-Annually

STRATEGY: Financial Help Resources, Training, and Capacity Building for Frontline Delivery Partners

FOCUS AREA 1: Capacity Building

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
• # of <u>organizations</u> trained by FE service hubs to deliver or provide referrals to financial help services	Count of the number of unique organizations that participated in formal training (e.g., workshops, webinars, presentations, etc.) about delivering and/or referring clients to financial help services provided by grantees during the reporting period. If training is provided to multiple departments within the same organization, the organization should only be counted once as one unique organization.	• FE service hubs	• Electronic reporting form	• Semi-Annually
• # of <u>frontline staff</u> trained by FE service hubs to deliver or provide referrals to financial help services	Count of the number of frontline staff who participated in formal training (e.g., workshops, webinars, presentations, etc.) about delivering and/or referring clients to financial help services provided by grantees during the reporting period.	• FE service hubs	• Electronic reporting form	• Semi-Annually
• # of tax volunteers	Count of the number of volunteers providing tax filing support, including CVITP and non-CVITP volunteers, during the reporting period.	• FE service hubs and FE partners providing tax filing • Priority population growth partners providing tax filing after 3 years	• Electronic reporting form	• Annually
• Total # of non-Resilient Futures funders providing financial contribution	Count of the number of unique non-Resilient Futures sources from which FE service hubs, FE partners, and priority population growth partners have received funds to support the project during the reporting period. Only confirmed funds (i.e., not prospective funds) should be counted.	• FE service hubs and FE partners • Priority population growth partners after 3 years	• Electronic reporting form	• Annually
• #/% of non-Resilient Futures funders providing financial contribution that are (type of partner): <ul style="list-style-type: none">○ Financial sector businesses○ Federal government○ Provincial government○ Municipal government○ Philanthropic foundations○ Non-financial sector businesses○ Individual donors○ Other source	Count of the number of unique non-Resilient Futures sources from which FE service hubs, FE partners, and priority population growth partners have received funds to support the project during the reporting period by the donor type/sector. Only confirmed funds (i.e., not prospective funds) should be counted.	• FE service hubs and FE partners • Priority population growth partners after 3 years	• Electronic reporting form	• Annually

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<ul style="list-style-type: none"> Amount leveraged by FE service hubs, FE partners, and priority population growth partners from non-Resilient Futures partners (\$) (ESDC) 	Sum of the amount of funds raised by FE service hubs, FE partners, and priority population growth partners from non-Resilient Futures sources to expand service capacity, reach, and impact of the project during the reporting period. Only confirmed funds (i.e., not prospective funds) should be counted.	<ul style="list-style-type: none"> FE service hubs and FE partners Priority population growth partners after 3 years 	<ul style="list-style-type: none"> Electronic reporting form 	<ul style="list-style-type: none"> Annually
<ul style="list-style-type: none"> Amount leveraged by FE service hubs, FE partners, and priority population growth partners from non-Resilient Futures partners (\$) by type(s) of partners (ESDC) 	<p>Sum of the amount of funds raised by FE service hubs, FE partners, and priority population growth partners to expand service capacity, reach, and impact of the project during the reporting period from:</p> <ul style="list-style-type: none"> Financial sector businesses Federal government Provincial government Municipal government Philanthropic foundations Non-financial sector businesses Individual donors Other source <p>Only confirmed funds (i.e., not prospective funds) should be counted.</p>	<ul style="list-style-type: none"> FE service hubs and FE partners Priority population growth partners after 3 years 	<ul style="list-style-type: none"> Electronic reporting form 	<ul style="list-style-type: none"> Annually

FOCUS AREA 2: Resource Creation, Sharing, and Knowledge Mobilization

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<ul style="list-style-type: none"> # of <u>new</u> financial help tools, resources, or knowledge products <u>developed</u> by organizations receiving sub-funding 	Count of the number of tools, resources, or knowledge products newly created by FE service hubs, FE partners, and priority population growth partners during the reporting period.	<ul style="list-style-type: none"> FE service hubs, FE partners, and priority population growth partners 	<ul style="list-style-type: none"> Electronic reporting form 	<ul style="list-style-type: none"> Annually
<ul style="list-style-type: none"> Of the <u>new</u> financial help tools, resources, or knowledge products developed by organizations receiving sub-funding, # that were <u>tailored or adapted</u> for: <ul style="list-style-type: none"> Black communities Indigenous Peoples People living with disabilities 	Count of the number of tools, resources, or knowledge products newly created by FE service hubs, FE partners, and priority population growth partners during the reporting period that were developed specifically to support/be relevant to/inform services for a specific priority population.	<ul style="list-style-type: none"> FE service hubs, FE partners, and priority population growth partners 	<ul style="list-style-type: none"> Electronic reporting form 	<ul style="list-style-type: none"> Annually
<ul style="list-style-type: none"> Types of <u>new</u> financial help tools, resources, or knowledge products 	Descriptions of the types of financial help tools, resources, or knowledge products created by funded partners during the reporting period. Responses to be analyzed for common themes.	<ul style="list-style-type: none"> FE service hubs, FE partners, and priority population growth partners 	<ul style="list-style-type: none"> Electronic reporting form 	<ul style="list-style-type: none"> Annually

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<u>developed</u> by organizations receiving sub-funding				
• # of <u>existing</u> financial help tools, resources, or knowledge products <u>updated</u> by organizations receiving sub-funding	Count of the number of existing financial help tools, resources, or knowledge products already created by funded partners (i.e., those created in a previous reporting period or before the start of program funding) that are updated to include enhanced information (e.g., new expertise, research, lessons learned, updated data, etc.) during the reporting period.	• FE service hubs, FE partners, and priority population growth partners	• Electronic reporting form	• Annually
• Of the financial help tools, resources, or knowledge products developed and updated, # that were <u>shared</u> by organizations receiving sub-funding	Count of the total number of new and existing financial help tools, resources, or knowledge products created or updated by funded partners that are shared (e.g., handed out, posted online, shared electronically, etc.) during the reporting period.	• FE service hubs, FE partners, and priority population growth partners	• Electronic reporting form	• Annually
• Total number of times financial help tools, resources, or knowledge products shared by organizations receiving sub-funding are <u>accessed</u>	Count of the total number of times new and existing financial help tools, resources, or knowledge products created by funded partners are accessed (e.g., downloaded) during the reporting period.	• FE service hubs, FE partners, and priority population growth partners	• Electronic reporting form	• Annually

DEMOGRAPHICS

Demographic data is to be collected as part of the intake process for new one-on-one coaching or counselling clients and benefits assistance clients where consent is provided. Additional support will be offered to grantees if needed to implement data collection processes that support the collection of demographic data.

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<ul style="list-style-type: none">Gender Identity – # of <u>new</u> clients who identify as:<ul style="list-style-type: none">Male/ManTrans male/Trans manFemale/WomanTrans female/Trans womanGender diverseNon-binaryTwo-SpiritIntersexOther not listedPrefer not to say	<p>Count of new clients during the reporting period by each gender category who:</p> <ul style="list-style-type: none">Participated in one-on-one financial coaching or counselling sessions during the reporting periodWere assisted to complete benefit applications beyond tax filing during the reporting period <p>A client can only be new once during the fiscal year.</p> <p>*Note: An alternative option for gender categories is Male, Female, Other, Prefer not to say</p>	<ul style="list-style-type: none">FE service hubs and FE partners providing benefits assistance and/or one-on-one coaching or counsellingPriority population growth partners providing benefits assistance and/or one-on-one coaching or counselling after 3 years	<ul style="list-style-type: none">Electronic reporting form	<ul style="list-style-type: none">Semi-Annually
<ul style="list-style-type: none">Age Range – # of <u>new</u> clients whose age is:<ul style="list-style-type: none">19 or younger20-2930-3940-4950-5960-6970 or older	<p>Count of new clients during the reporting period by each age range who:</p> <ul style="list-style-type: none">Participated in one-on-one financial coaching or counselling sessions during the reporting periodWere assisted to complete benefit applications beyond tax filing during the reporting period <p>A client can only be new once during the fiscal year.</p> <p>*Note: An alternative option for age categories is 18-24, 25-34, 35-44, 45-54, 55-64, Over 64 years old, Prefer not to say (aligns with FEPS and FEC evaluation reports)</p>	<ul style="list-style-type: none">FE service hubs and FE partners providing benefits assistance and/or one-on-one coaching or counsellingPriority population growth partners providing benefits assistance and/or one-on-one coaching or counselling after 3 years	<ul style="list-style-type: none">Electronic reporting form	<ul style="list-style-type: none">Semi-Annually
<ul style="list-style-type: none">Priority Populations – # of <u>new</u> clients who identify as:<ul style="list-style-type: none">Indigenous (First Nations, Métis, or Inuit)A Black community memberA person living with a disability	<p>Count of new clients during the reporting period by each priority population who:</p> <ul style="list-style-type: none">Participated in one-on-one financial coaching or counselling sessions during the reporting periodWere assisted to complete benefit applications beyond tax filing during the reporting period <p>A client can only be new once during the fiscal year.</p>	<ul style="list-style-type: none">FE service hubs and FE partners providing benefits assistance and/or one-on-one coaching or counsellingPriority population growth partners providing benefits assistance and/or one-on-one coaching or counselling after 3 years	<ul style="list-style-type: none">Electronic reporting form	<ul style="list-style-type: none">Semi-Annually

Metrics	Definition	Who Collects the Data	Collection Method	Timeline
<ul style="list-style-type: none">Preferred Official Language – # of <u>new</u> clients who identify their preferred official language as:<ul style="list-style-type: none">FrenchEnglish	<p>Count of new clients during the reporting period by preferred official language who:</p> <ul style="list-style-type: none">Participated in one-on-one financial coaching or counselling sessions during the reporting periodWere assisted to complete benefit applications beyond tax filing during the reporting period <p>A client can only be new once during the fiscal year.</p>	<ul style="list-style-type: none">FE service hubs and FE partners providing benefits assistance and/or one-on-one coaching or counsellingPriority population growth partners providing benefits assistance and/or one-on-one coaching or counselling after 3 years	<ul style="list-style-type: none">Electronic reporting form	<ul style="list-style-type: none">Semi-Annually

SECTION 5.0

OUTCOME AND PROCESS FOCUSED EVALUATION PLAN

Outcome and process evaluation will be used to measure client and service partner changes resulting from the activities and interventions implemented by the program and explore the experience of clients and service partners, practice or factors critical to achieving program impacts, successes and challenges, and opportunities for further development.

The outcome and process focused evaluation plan is organized by strategy as outlined in the theory of change. The evaluation plan outlines the expected outcomes and corresponding indicators, and metrics to be collected/reported on by Prosper Canada and funded partners who choose to participate in broader evaluation activities based on the interventions/services they provide.

For each metric, information is provided to define the metric, who is expected to collect the data, from whom data will be collected, the data collection method, and data collection/reporting timelines. Some metrics also include a target to help inform reporting requirements to ESDC.

While not all funded partners will participate in the evaluation, all data gathered for performance monitoring will be included in the evaluation to inform whether the outcomes were achieved. Notes have been included throughout the evaluation plan to indicate where performance monitoring data will be incorporated.

STRATEGY: Community-Delivered Financial Help Services

OUTCOME 1: Canadians have increased access to financial help services

Indicator 1: Increase in the number of individuals accessing financial help services interventions / Services (interventions) to improve financial well-being are provided (ESDC)

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics for the number of new and total number of clients for each type of intervention

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none"># of visitors to Prosper Canada online self-help resources (English and French)	Sum of the number of visitors to the following self-help resources during the reporting period: <ul style="list-style-type: none">Making the Most of Your MoneyMy Money in CanadaTroveBenefits WayfinderDisability Benefits Compass	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">N/A	<ul style="list-style-type: none">Web analytics	<ul style="list-style-type: none">Semi-Annually	<ul style="list-style-type: none">N/A
<ul style="list-style-type: none">Total # of clients supported (i.e., total reach)	Sum of the following during the reporting period: <ul style="list-style-type: none"># of clients supported to file taxes# of clients helped to apply for income benefits# of clients who were assisted to access identification# of clients who received one-on-one financial coaching or counselling# of visitors to Prosper Canada online self-help resources (English and French)	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">Funded partners	<ul style="list-style-type: none">Data pulled from reporting forms + Prosper Canada web analytics	<ul style="list-style-type: none">Semi-Annually	<ul style="list-style-type: none">Baseline: 384,535Target: 1,000,000

Indicator 2: More financial help services interventions are available / Increase in financial help services interventions to address the financial well-being of low- and moderate-income Canadians (ESDC)

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics for the number of interventions delivered for each type of intervention

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none">Total # of interventions delivered (ESDC)<ul style="list-style-type: none">By province and territory (ESDC)	<p>Sum of the following during the reporting period:</p> <ul style="list-style-type: none"># of tax returns filed# of benefit applications submitted# of applications processed for identification retrieval# of one-on-one financial coaching or counselling sessions# of financial education sessions provided <p>Data to also be analyzed by the number of interventions delivered in each province and territory.</p>	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">Funded partners	<ul style="list-style-type: none">Data pulled from reporting forms + analyzed by CRM data for funded partner locations	<ul style="list-style-type: none">Semi-Annually	<ul style="list-style-type: none">Baseline: 0Target: To be set
<ul style="list-style-type: none"># of funded partners providing each type of intervention	<p>Count of the number of funded partners during the reporting period providing:</p> <ul style="list-style-type: none">Tax filingBenefits assistanceOne-on-one financial coaching or counsellingFinancial education	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">Funded partners	<ul style="list-style-type: none">Data pulled from reporting forms	<ul style="list-style-type: none">Annually	<ul style="list-style-type: none">N/A

Indicator 3: Financial help services are easy for individuals to access / Increased opportunities for participation of clients in their communities (ESDC) – Increased client opportunity to participate in community-delivered financial help services (ESDC)

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics related to reach of priority populations captured through demographics.

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none">#/% of clients who report that financial help services were conveniently located<ul style="list-style-type: none">By gender, age range, priority population, and preferred official language (ESDC)	<p>Count of the number of clients who agree services were conveniently located.</p> <p>To be disaggregated by gender, age range, vulnerable group(s), and preferred official language (required by ESDC). Surveys would include questions to request demographics with an option to choose not to share.</p>	<ul style="list-style-type: none">Funded partners doing evaluation	<ul style="list-style-type: none">Sample of clients across all interventions	<ul style="list-style-type: none">Survey	<ul style="list-style-type: none">Annually	<ul style="list-style-type: none">Baseline: 85%Target: To be set

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
• #/% of clients who report the financial help service hours of operation were convenient	Count of the number of clients who agree service hours of operation were convenient	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually	• N/A
• Geographic distribution of financial help services / Number of organizations that receive sub-funding from Prosper Canada – Province and territory (ESDC)	Count of the number of funded partners in each province/territory during the reporting period.	• Prosper Canada	• Funded partners	• Data pulled from reporting forms + analyzed by CRM data for funded partner locations	• Quarterly	• N/A
• Geographic distribution of financial help services by type of intervention / Total number of interventions delivered – Province and territory (ESDC)	Count of the number of funded partners in each province/territory during the reporting period providing: <ul style="list-style-type: none"> • Tax filing • Benefits assistance • One-on-one financial coaching or counselling • Financial education 	• Prosper Canada	• Funded partners	• Data pulled from reporting forms + analyzed by CRM data for funded partner locations and types of services offered	• Quarterly	• N/A
• Geographic distribution of financial help services by type of intervention and type of grantee	Count of the number of Financial Hubs, FE Partners, and Priority Population Growth Partners in each province/territory during the reporting period providing: <ul style="list-style-type: none"> • Tax filing • Benefits assistance • One-on-one financial coaching or counselling • Financial education 	• Prosper Canada	• Funded partners	• Data pulled from reporting forms + analyzed by CRM data for funded partner locations, types of services offered, and grantee stream	• Quarterly	• N/A
• #/% of financial help services offering service in French and English / Number of organizations that receive sub-funding from Prosper Canada – Preferred official language (ESDC)	Count of the number of funded partners during the reporting period that provide service in: <ul style="list-style-type: none"> • French • English 	• Prosper Canada	• Funded partners	• Data pulled from reporting forms + analyzed by CRM data for funded partner profile	• Quarterly	• N/A

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
• # of clients who reported financial help services were easy to access	Count of the number of clients who agree financial help services were easy to access	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually	• N/A
• # of clients who report barriers have been reduced to support increased access to financial help services	Count of the number of clients who agree barriers to accessing financial help services have been reduced	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually	• N/A
• Types of barriers reduced to support increased access	Descriptions of the types of barriers reduced. Data to be analyzed for common themes.	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually	• N/A

Indicator 4: Clients have a positive experience accessing financial help services

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• #/% of clients satisfied with the services they received	Count of the number of clients who agree that, overall, they are satisfied with the services they received.	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually
• #/% of clients who would recommend the financial help services to others	Count of the number of clients who agree they would recommend the financial help services to others.	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually
• Most significant <u>change</u> experienced by clients	Client descriptions of the types of changes they experienced/ how things are different for them now because of the financial help services they received. Data to be analyzed for most common themes.	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually
	Client stories shared by funded partners related to the challenges/needs clients presented, the types of services or supports provided, and the result or impact on clients because of the services and supports provided by funded partners.	• Funded partners doing evaluation	• Funded partners doing evaluation	• Case study reporting template/form	• Annually
• Most significant <u>learning</u> by clients	Client descriptions of lessons learned/types of knowledge gained because of the financial help services they received. Data to be analyzed for most common themes.	• Funded partners doing evaluation	• Sample of clients across all interventions	• Survey	• Annually

OUTCOME 2: Canadians have improved financial literacy

Indicator 1: Increased client financial knowledge

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• #/% of clients who report they feel they have more knowledge to make important financial decisions	Count of the number of clients who agree they have more financial knowledge to help them make important financial decisions because of the services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling	• Survey	• Collected after 2+ sessions • Reported on annually
• #/% of clients who report they have more knowledge related to budgeting	Count of the number of clients who agree they have a better understanding of how to create a budget because of the services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients engaged in budgeting	• Survey	• Collected after 2+ sessions • Reported on annually
			• Financial education session participants (for sessions focused on budgeting)	• Survey	• Collected at the end of sessions • Reported on annually
• #/% of clients who report they have more knowledge about ways to save	Count of the number of clients who agree they have a better understanding of financial products they can use to save or invest money (e.g., TFSAs, RESPs, RRSPs, etc.) because of the services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients engaged in saving strategies	• Survey	• Collected after 2+ sessions • Reported on annually
			• Financial education session participants (for sessions focused on savings)	• Survey	• Collected at the end of sessions • Reported on annually
• #/% of clients who report they have more knowledge about ways to reduce or manage their debt	Count of the number of clients who agree they have a better understanding of strategies they can use to manage or reduce their debt because of the services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients engaged in debt reduction	• Survey	• Collected after 2+ sessions • Reported on annually
			• Financial education session participants (for sessions focused on debt reduction)	• Survey	• Collected at the end of sessions • Reported on annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> • #/% of clients who report they have more knowledge about borrowing 	Count of the number of clients who agree they have a better understanding of the pros and cons of borrowing money (e.g., payday loans, using credit cards, lines of credit, bank loans) because of the services they received.	<ul style="list-style-type: none"> • Funded partners doing evaluation 	<ul style="list-style-type: none"> • One-on-one coaching or counselling clients with whom borrowing is discussed 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected after 2+ sessions • Reported on annually
			<ul style="list-style-type: none"> • Financial education session participants (for sessions focused on borrowing) 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected at the end of sessions • Reported on annually

Indicator 2: Increased client ability to manage financial needs and obligations

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> • #/% of clients who report it is easier to stay within budget 	Count of the number of clients who agree it is easier to stay within their budget or spending plan because of the services they received.	<ul style="list-style-type: none"> • Funded partners doing evaluation 	<ul style="list-style-type: none"> • One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected after 2+ sessions • Reported on annually
<ul style="list-style-type: none"> • #/% of clients who report they are better able to pay their bills on time 	Count of the number of clients who agree they are better able to pay their bills on time because of the services they received.	<ul style="list-style-type: none"> • Funded partners doing evaluation 	<ul style="list-style-type: none"> • One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected after 2+ sessions • Reported on annually
<ul style="list-style-type: none"> • #/% of clients who are better able to meet their monthly living expenses 	Count of the number of clients who agree they feel less worried about being able to meet their normal monthly living expenses because of the additional income or support they received from the financial help service.	<ul style="list-style-type: none"> • Funded partners doing evaluation 	<ul style="list-style-type: none"> • Sample of clients from tax filing, benefits assistance, and one-on-one coaching services 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Annually
<ul style="list-style-type: none"> • #/% of clients who report they plan to or have used what they learned to help manage or improve their finances 	Count of the number of clients who report “yes” they have used what they learned during one-on-one financial coaching or counselling to help manage or improve their finances.	<ul style="list-style-type: none"> • Funded partners doing evaluation 	<ul style="list-style-type: none"> • One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected after 2+ sessions • Reported on annually
	Count of the number of clients who report “yes” they plan to use what they learned during the financial education session to help manage or improve their finances.		<ul style="list-style-type: none"> • Financial education session clients 	<ul style="list-style-type: none"> • Survey 	<ul style="list-style-type: none"> • Collected at the end of sessions • Reported on annually

Indicator 3: Increased client ability to cope with negative financial shocks

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of clients with increased savings	Count of the number of clients who increased their savings while receiving one-on-one coaching or counselling during the reporting period (e.g., RESP, TFSA, savings account, etc.).	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually
• Total amount saved by clients (\$)	Of clients who increased savings during the reporting period, the sum total across clients of the amount they saved since receiving one-on-one coaching or counselling.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually
• Average amount saved by clients (\$)	Of clients who increased savings during the reporting period, the average amount clients saved since receiving one-on-one coaching or counselling.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually
• #/% of clients who report they are better able to save	Count of the number of clients who agree they are better able to save because of the services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Survey	• Collected after 2+ sessions • Reported on annually
• #/% of clients who report they have enough savings for an emergency	Count of the number of clients who agree they have enough savings to pay for an unexpected expense or financial emergency (e.g., an unexpected bill, car repair, home repair, medical expense, etc.) because of the support or services they received.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Survey	• Collected after 2+ sessions • Reported on annually
• # of clients who have reduced their debt	Count of the number of clients who reduced their debt (e.g., rent or utility arrears, payday loans, credit card debt, etc.) while receiving one-on-one coaching or counselling during the reporting period.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually
• Total amount of debt paid down by clients (\$)	Of clients who reduced their debt during the reporting period, the sum total across clients of the amount of debt they paid down since receiving one-on-one coaching or counselling.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually
• Average amount of debt paid down by clients (\$)	Of clients who reduced their debt during the reporting period, the average amount of debt clients paid down since receiving one-on-one coaching or counselling.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> #/% of clients who report their credit score increased 	Count of the number of clients who report “yes” their credit score has increased since accessing financial help services.	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Collected after 2+ sessions Reported on annually
<ul style="list-style-type: none"> Average % increase in credit score reported by clients 	Of clients who report “yes” their credit score has increased, the average difference in their credit score when they started accessing financial help services compared to their current credit score (percentage change calculation to be conducted using these numbers).	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Collected after 2+ sessions Reported on annually

OUTCOME 3: Canadians have improved financial well-being

Indicator 1: Increased income through tax filing and access to government benefits / Income secured (ESDC)

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics related to amount of income applied for by type.

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none"> Total amount of income secured in tax benefits <u>through tax filing</u> (\$) 	Sum of the total amount of income in federal and provincial/territorial benefits secured through tax filing during the reporting period.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> Funded partners 	<ul style="list-style-type: none"> Data pulled from reporting forms 	<ul style="list-style-type: none"> Semi-Annually 	<ul style="list-style-type: none"> N/A
<ul style="list-style-type: none"> Total estimated amount of income secured <u>through benefits applications</u> (\$) 	Sum of the total amount of estimated income in federal, provincial/territorial, and other benefits secured beyond tax filing during the reporting period.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> Funded partners 	<ul style="list-style-type: none"> Data pulled from reporting forms 	<ul style="list-style-type: none"> Semi-Annually 	<ul style="list-style-type: none"> N/A
<ul style="list-style-type: none"> Total amount of income applied for (\$) (ESDC) 	Sum of the total amount of income secured in tax benefits through tax filing + total estimated amount of income secured through benefits applications during the reporting period.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> Funded partners 	<ul style="list-style-type: none"> Data pulled from reporting forms 	<ul style="list-style-type: none"> Semi-Annually 	<ul style="list-style-type: none"> Baseline: \$198M Target: \$1.84B

Indicator 2: Increased client financial well-being (number and percentage) (ESDC)

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none">• #/% of clients with reduced financial stress<ul style="list-style-type: none">○ By gender, age range, priority population, and preferred official language (ESDC)	<p>Count of the number of clients who agree they feel less stressed about their personal finances/ financial situation because of the additional income or support they received from the financial help service.</p> <p>To be disaggregated by gender, age range, vulnerable group(s), and preferred official language (required by ESDC). Surveys would include questions to request demographics with an option to choose not to share.</p>	<ul style="list-style-type: none">• Funded partners doing evaluation	<ul style="list-style-type: none">• Sample of clients from tax filing, benefits assistance, and one-on-one coaching services	<ul style="list-style-type: none">• Survey	<ul style="list-style-type: none">• After 1 session• Annually	<ul style="list-style-type: none">• Baseline: 75%• Target: To be set
<ul style="list-style-type: none">• #/% of clients who feel better able to pay for their essential expenses	<p>Count of the number of clients who agree they feel better able to pay for their essential expenses because of the additional income or support they received from the financial help service.</p>	<ul style="list-style-type: none">• Funded partners doing evaluation	<ul style="list-style-type: none">• Sample of clients from tax filing, benefits assistance, and one-on-one coaching services	<ul style="list-style-type: none">• Survey	<ul style="list-style-type: none">• Annually	<ul style="list-style-type: none">• N/A

Indicator 3: Increased client ability to pursue aspirations and goals and capture opportunities

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none">• #/% of clients who report increased confidence in their ability to set or achieve financial goals	<p>Count of the number of clients who agree their confidence in their ability to set or achieve financial goals has increased because of the services they received.</p>	<ul style="list-style-type: none">• Funded partners doing evaluation	<ul style="list-style-type: none">• One-on-one coaching or counselling clients	<ul style="list-style-type: none">• Survey	<ul style="list-style-type: none">• Collected after 2+ sessions• Reported on annually
<ul style="list-style-type: none">• #/% of clients who report increased confidence in their ability to make important financial decisions	<p>Count of the number of clients who agree their confidence in their ability to make important financial decisions has increased because of the services they received.</p>	<ul style="list-style-type: none">• Funded partners doing evaluation	<ul style="list-style-type: none">• One-on-one coaching or counselling	<ul style="list-style-type: none">• Survey	<ul style="list-style-type: none">• Collected after 2+ sessions• Reported on annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of clients who <u>set</u> financial goals	Count of the number of clients who set financial goals during one-on-one coaching or counselling during the reporting period.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients set goals • Reported annually
• Types of financial goals clients <u>set</u>	Descriptions of the types of financial goals clients set during the reporting period. Data to be analyzed for common themes.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients set goals • Reported annually
• #/% of clients who <u>set</u> a goal related to: ○ Building savings ○ Debt reduction ○ Building credit	Count of the number of clients during the reporting period who set a goal related to: • Building savings • Reducing debt • Building credit	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients set goals • Reported annually
• #/% of clients who <u>achieved</u> one or more financial goals	Of clients who set financial goals, count of the number of clients who achieved one or more of their financial goals.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients achieve goals • Reported annually
• Types of financial goals clients <u>achieved</u>	Descriptions of the types of financial goals clients achieved . Data to be analyzed for common themes.	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients achieve goals • Reported annually
• #/% of clients who <u>achieved</u> a goal related to: ○ Building savings ○ Debt reduction ○ Building credit	Count of the number of clients during the reporting period who reported achieving a goal related to: • Building savings • Reducing debt • Building credit	• Funded partners doing evaluation	• One-on-one coaching or counselling clients	• Funded partner internal tracking	• Collected as clients achieve goals • Reported annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> # of clients who achieved a goal related to setting up a financial product 	Count of the total number of clients during the reporting period who reported achieving a goal related to setting up a financial product (e.g., opening a bank account, setting up direct deposit, opening a savings account (e.g., RESP, RRSP, TFSA), setting up auto deposit, etc.)	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Data pulled from themes of goals achieved by one-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Collected as clients achieve goals Reported on annually
<ul style="list-style-type: none"> How clients plan to or have used additional income secured 	Description from clients of how they have used or plan to use the additional income they secured from benefits accessed through tax filing and/or benefits assistance services. Responses to be analyzed for common themes.	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> Sample of clients from tax filing and benefits assistance 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Annually

Indicator 4: Increased client satisfaction and confidence in their financial lives

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> #/% of clients who report they are more satisfied with their financial situation 	Count of the number of clients who agree they are more satisfied with their general financial situation because of the services they received.	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Collected after 2+ sessions Reported on annually
<ul style="list-style-type: none"> #/% of clients who report they are becoming more financially secure 	Count of the number of clients who agree they are becoming more financially secure because of the services they received.	<ul style="list-style-type: none"> Funded partners doing evaluation 	<ul style="list-style-type: none"> One-on-one coaching or counselling clients 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Collected after 2+ sessions Reported on annually

STRATEGY: Financial Help Resources, Training, and Capacity Building for Frontline Delivery Partners

OUTCOME 1: Community-based organizations have increased knowledge and capacity to implement financial help services

Indicator 1: Increased partner training on delivering and providing referrals to financial help services

- **Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics related to training provided by FE service hubs.

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of FE service hubs providing training	Count of the number of FE service hubs providing formal training (e.g., workshops, webinars, presentations, etc.) to other organizations about delivering and/or referring clients to financial help services during the reporting period.	• Prosper Canada	• Funded partners	• Data pulled from submitted forms	• Annually
• #/% of <u>organizations</u> receiving sub-funding trained by Prosper Canada to provide financial help services • To also be analyzed by: <ul style="list-style-type: none">○ Type of grantee○ Type of intervention trained on○ Type of grantee and type of intervention trained on	Count of the number of unique funded organizations that participate in formal training (e.g., workshops, webinars, seminars, etc.) provided by Prosper Canada during the reporting period. Training in different departments within one organization is counted as one unique organization during the reporting period. The type of grantee includes FE service hubs, FE partners, and priority population growth partners. The type of intervention trained to deliver includes tax filing, benefits assistance, one-on-one financial coaching or counselling, and financial education.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly
• Total # of <u>staff</u> from organizations receiving sub-funding trained by Prosper Canada to provide financial help services • To also be analyzed by: <ul style="list-style-type: none">○ Type of grantee○ Type of intervention trained on○ Type of grantee and type of intervention trained on	Count of the number of staff from funded organizations that participate in formal training provided by Prosper Canada during the reporting period. The type of grantee includes FE service hubs, FE partners, and priority population growth partners. The type of intervention trained to deliver includes tax filing, benefits assistance, one-on-one financial coaching or counselling, and financial education.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly

Indicator 2: Increased partner participation in the national community of practice

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• Total # of members	Count of the total number of unique individuals who are members (new and existing) of the national community of practice during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• % change in the # of members over time	Percentage increase or decrease in the total number of unique individuals who are members (new and existing) of the national community of practice year over year.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of members by type of organization receiving sub-funding	Count of the number of unique individuals who are members of the national community of practice during the reporting period who are from: <ul style="list-style-type: none">• FE service hubs• FE partners• Priority population growth partners	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of new members since funding start	Count of the number of unique individuals who are <u>new</u> to the national community of practice from the date funding started.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of new members since funding start by type of organization receiving sub-funding	Count of the number of unique individuals who are <u>new</u> to the national community of practice from the date funding started who are from: <ul style="list-style-type: none">• FE service hubs• FE partners• Priority population growth partners	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Total # of member <u>organizations</u>	Count of the total number of unique organizations that are members (new and existing) of the national community of practice during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of member <u>organizations</u> by type of organization receiving sub-funding	Count of the number of unique organizations that are members of the national community of practice during the reporting period that are: <ul style="list-style-type: none">• FE service hubs• FE partners• Priority population growth partners	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• #/% of member <u>organizations</u> focused on serving priority populations	Count of the number of unique organizations that are members of the national community of practice during the reporting period that are primarily focused on serving: <ul style="list-style-type: none"> • Black communities • Indigenous Peoples • People living with a disability 	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of new member <u>organizations</u> since funding start	Count of the number of unique organizations that are <u>new</u> to the national community of practice from the date funding started.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of new member <u>organizations</u> since funding start by type of organization receiving sub-funding	Count of the number of unique organizations that are <u>new</u> to the national community of practice from the date funding started that are: <ul style="list-style-type: none"> • FE service hubs • FE partners • Priority population growth partners 	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Geographic distribution of member organizations	Count of the number of unique organizations that are members of the national community of practice in each province/territory during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking + analyzed by CRM data for partner locations	• Annually
• #/% of member organizations that offer service in French	Count of the number of unique organizations that are members of the national community of practice that offer service in French during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking + analyzed by CRM data for partner profile	• Annually
• Community of practice member retention rate	Count of the total number of unique individuals who are members of the national community of practice at the end of the reporting period minus the count at the start of the reporting period divided by the count at the start of the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of community of practice meetings held	Count of the total number of national community of practice meetings with one or more participants held during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• Average # of attendees per meeting	Sum of the number of attendees at each national community of practice meeting during the reporting period divided by the number of meetings held.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of community of practice meetings held by topic	Count of the number of national community of practice meetings held during the reporting period for each primary meeting topic (topics to be identified as meetings are conducted).	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Total # of online discussion forum topics/threads since funding start	Count of the total number of unique online discussion forum topics or threads from national community of practice members from the date funding started.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of members contributing to online discussion forums/threads since funding start	Count of the number of unique individuals who are members of the national community of practice who post/share information in one or more online discussion forums of threads from the date funding started.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• #/% of members who found the community of practice to be valuable	Count of the number of members who agree that participating in the national community of practice has been valuable during the reporting period.	• Prosper Canada	• National community of practice members	• Survey	• Annually
• What members found valuable about the community of practice	Descriptions of how participating in the national community of practice helped members in their work during the reporting period. Responses to be analyzed for common themes.	• Prosper Canada	• National community of practice members	• Survey	• Annually
• Member recommendations for improvements to the community of practice	Descriptions of what members think could be done to improve the national community of practice. Responses to be analyzed for common themes.	• Prosper Canada	• National community of practice members	• Survey	• Annually
• #/% of members who report they are likely to recommend the community of practice to others	Count of the number of members who select each rating from 0-10 regarding how likely they are to recommend the national community of practice to others (e.g., colleagues or other community-based organizations delivering financial help services). Data will be analyzed to create a Net Promoter Score, with those rating 9 or 10 being considered promoters and those rating 0-6 being considered detractors.	• Prosper Canada	• National community of practice members	• Survey	• Annually

Indicator 3: Improved partner capacity to implement financial help services / Improved partnerships and capacity to address financial well-being (ESDC)

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none">• #/% of <u>staff from organizations receiving sub-funding</u> who report they feel more confident in their ability to deliver financial help services• To also be analyzed by:<ul style="list-style-type: none">○ Type of grantee○ Type of intervention trained on○ Type of grantee and type of intervention trained on○ Province/territory (ESDC)○ Official languages in which service is provided (ESDC)	<p>Count of the number of staff from funded organizations that have participated in one or more capacity building activities offered by Prosper Canada (e.g., formal trainings, national community of practice, peer-to-peer learning, mentorship, one-on-one partner/grant lead meetings, etc.) that agree they feel more confident in their ability to deliver financial help services because of the training they received.</p> <p>The type of grantee includes FE service hubs, FE partners, and priority population growth partners.</p> <p>The type of intervention trained to deliver includes tax filing, benefits assistance, one-on-one financial coaching or counselling, and financial education.</p>	<ul style="list-style-type: none">• Prosper Canada	<ul style="list-style-type: none">• Training participants• National community of practice members• Staff engaged in other capacity building activities provided by Prosper Canada	<ul style="list-style-type: none">• Survey + Prosper Canada internal tracking	<ul style="list-style-type: none">• Annually	<ul style="list-style-type: none">• Baseline: 80% of organizations• Target: To be set
<ul style="list-style-type: none">• #/% of <u>frontline staff</u> who report they feel more confident in their ability to deliver and/or refer clients to financial help services	<p>Count of the number of frontline staff who have attended one or more formal trainings provided by FE service hubs that agree they feel more confident in their ability to deliver and/or refer clients to financial help services because of the training they received.</p>	<ul style="list-style-type: none">• FE service hubs participating in evaluation	<ul style="list-style-type: none">• Training participants	<ul style="list-style-type: none">• Survey	<ul style="list-style-type: none">• Annually	<ul style="list-style-type: none">• N/A

Indicator 4: Increased partner ability to address the financial help needs of priority populations

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• #/% of frontline staff <u>from organizations receiving sub-funding</u> who report they have an improved understanding of the unique needs of the priority populations they support related to providing financial help service	Count of the number of frontline staff who participate in capacity building activities offered by Prosper Canada (e.g., formal trainings, national community of practice, peer-to-peer learning, one-on-one partner/grant lead meetings, etc.) or training provided by funded partners about tailoring financial help service to a priority population who agree their understanding of the unique needs of the priority populations they support related to providing financial help service has improved.	• Prosper Canada	• Training participants	• Survey	• Collected at the end of the training • Reported on annually
			• National community of practice members • Staff engaged in other capacity building activities provided by Prosper Canada	• Survey	• Annually
		• Funded partners providing training about tailoring service to a priority population	• Training participants	• Survey	• Collected at the end of the training • Reported on annually
• #/% of frontline staff <u>from organizations receiving sub-funding</u> who report they feel better equipped to tailor financial help services to priority populations	Count of the number of frontline staff who participate in training or capacity building activities (e.g., national community of practice, peer-to-peer learning, one-on-one partner/grant lead meetings, etc.) about tailoring financial help services to a priority population who agree they feel better equipped/prepared to tailor financial help services to address the unique needs of the priority populations they support.	• Prosper Canada	• Training participants	• Survey	• Collected at the end of the training • Reported on annually
			• National community of practice members • Staff engaged in other capacity building activities provided by Prosper Canada	• Survey	• Annually
		• Funded partners providing training about tailoring service to a priority population	• Training participants	• Survey	• Collected at the end of the training • Reported on annually

Indicator 5: Strengthened financial help service referral networks

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of referral partnerships established by funded partners	Count of the number of <u>new</u> partnerships developed between funded partners and other organizations focused on referring clients to partners to access financial help services during the reporting period.	• Prosper Canada	• Funded partners doing evaluation	• Electronic reporting form	• Annually
• # of referrals received by funded partners	Count of the number of times funded partners receive referrals from other organizations during the reporting period.	• Prosper Canada	• Funded partners doing evaluation	• Electronic reporting form	• Annually
• From whom funded partners receive referrals	Count of the number of times funded partners receive referrals by type of service/sector: <ul style="list-style-type: none">• Self-referral• Social assistance• Employment• Housing/homelessness• Developmental services• Education• Mental health/addictions• Healthcare• Legal/justice• Food security• Cultural group/organization• Child welfare• Seniors support• Other	• Prosper Canada	• Funded partners doing evaluation	• Electronic reporting form	• Annually

OUTCOME 2: Community-based organizations have increased resources to implement financial help services

Indicator 1: Increased partner funding for financial help services

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics related to funds leveraged by organizations receiving sub-funding.

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
• Number of organizations that receive sub-funding from Prosper Canada (ESDC)	Count of the number of organizations approved for sub-funding from Prosper Canada through the CFP process.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly	• Baseline: 15 • Target: 25-35
• Total # of non-federal partners providing financial contribution	Count of the number of unique non-federal sources from which Prosper Canada has received funds to support the project during the reporting period. Only confirmed funds (i.e., not prospective funds) should be counted.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly	• N/A
• #/% of non-federal partners providing financial contribution that are (type of partner): <ul style="list-style-type: none">○ Financial sector businesses○ Provincial government○ Municipal government○ Philanthropic foundations○ Non-financial sector businesses○ Individual donors○ Other source	Count of the number of unique non-federal sources from which Prosper Canada has received funds to support the project during the reporting period by the donor type/sector. Only confirmed funds (i.e., not prospective funds) should be counted.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly	• N/A
• Amount leveraged by Prosper Canada from non-federal partners (\$) (ESDC)	Sum of the amount of funds raised by Prosper Canada from non-federal government funders to expand service capacity, reach, and impact of the project during the reporting period. Only confirmed funds (i.e., not prospective funds) should be counted.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Quarterly	• Baseline: \$0 • Target: \$12M

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline	Target (ESDC)
<ul style="list-style-type: none"> Amount leveraged by Prosper Canada from non-federal partners (\$) by type(s) of partners (ESDC) 	<p>Sum of the amount of funds raised by Prosper Canada to expand service capacity, reach, and impact of the project during the reporting period from:</p> <ul style="list-style-type: none"> Financial sector businesses Provincial government Municipal government Philanthropic foundations Non-financial sector businesses Individual donors Other source <p>Only confirmed funds (i.e., not prospective funds) should be counted.</p>	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Prosper Canada internal tracking 	<ul style="list-style-type: none"> Quarterly 	<ul style="list-style-type: none"> N/A
<ul style="list-style-type: none"> Total # of qualified grant applications received by Prosper Canada during the CFP process 	<p>Count of the total number of qualified grant applications Prosper Canada receives as part of the CFP process.</p>	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Prosper Canada Internal tracking 	<ul style="list-style-type: none"> Once during the CFP process 	<ul style="list-style-type: none"> N/A
<ul style="list-style-type: none"> Amount of funding qualified grantees apply for during the CFP process (\$) 	<p>A count of the dollar amount qualified grantees apply for through the CFP process with Prosper Canada.</p> <p>Data can be analyzed by total and ranges.</p>	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Prosper Canada Internal tracking 	<ul style="list-style-type: none"> Once during the CFP process 	<ul style="list-style-type: none"> N/A

Indicator 2: Increased tools, knowledge products, and supports for partners to implement financial help services

- Note:** For evaluation purposes, this indicator will also be informed by performance monitoring metrics related to tax volunteers and financial help tools, resources, or knowledge products developed, updated, and disseminated by organizations receiving sub-funding.

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none">• #/% of staff from organizations receiving sub-funding who report they have the tools and resources they need to provide financial help services• To also be analyzed by:<ul style="list-style-type: none">○ Type of grantee○ Type of intervention trained on○ Type of grantee and type of intervention trained on	<p>Count of the number of staff from funded organizations that have participated in one or more formal trainings provided by Prosper Canada that agree they have the tools and resources they need to provide financial help services because of the training they received.</p> <p>The type of grantee includes FE service hubs, FE partners, and priority population growth partners.</p> <p>The type of intervention trained to deliver includes tax filing, benefits assistance, one-on-one financial coaching or counselling, and financial education.</p>	<ul style="list-style-type: none">• Prosper Canada	<ul style="list-style-type: none">• Training participants	<ul style="list-style-type: none">• Survey + Prosper Canada internal tracking	<ul style="list-style-type: none">• Annually
<ul style="list-style-type: none">• # of <u>new</u> financial help tools, resources, or knowledge products <u>developed</u> by Prosper Canada	Count of the number of tools, resources, or knowledge products newly created by Prosper Canada during the reporting period.	<ul style="list-style-type: none">• Prosper Canada	<ul style="list-style-type: none">• N/A	<ul style="list-style-type: none">• Prosper Canada internal tracking	<ul style="list-style-type: none">• Annually
<ul style="list-style-type: none">• Of the <u>new</u> financial help tools, resources, or knowledge products <u>developed</u> by Prosper Canada, # that were <u>tailored or adapted</u> for:<ul style="list-style-type: none">○ Black communities○ Indigenous Peoples○ People living with disabilities	Count of the number of tools, resources, or knowledge products newly created by Prosper Canada during the reporting period that were developed specifically to support/be relevant to/inform services for a specific priority population.	<ul style="list-style-type: none">• Prosper Canada	<ul style="list-style-type: none">• N/A	<ul style="list-style-type: none">• Prosper Canada internal tracking	<ul style="list-style-type: none">• Annually
<ul style="list-style-type: none">• Types of <u>new</u> financial help tools, resources, or knowledge products <u>developed</u> by Prosper Canada	Descriptions of the types of financial help tools, resources, or knowledge products created by Prosper Canada during the reporting period. Responses to be analyzed for common themes.	<ul style="list-style-type: none">• Prosper Canada	<ul style="list-style-type: none">• N/A	<ul style="list-style-type: none">• Prosper Canada internal tracking	<ul style="list-style-type: none">• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of <u>existing</u> financial help tools, resources, or knowledge products <u>updated</u> by Prosper Canada	Count of the number of existing financial help tools, resources, or knowledge products already created by Prosper Canada that are updated to include enhanced information (e.g., new expertise, research, lessons learned, updated data, etc.) during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Of the financial help tools, resources, or knowledge products developed and updated, # that were <u>shared</u> by Prosper Canada	Count of the total number of new and existing financial help tools, resources, or knowledge products created or updated by Prosper Canada that are shared (e.g., handed out, posted online, shared electronically, etc.) during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Total number of times financial help tools, resources, or knowledge products shared by Prosper Canada are <u>accessed</u>	Count of the total number of times new and existing financial help tools, resources, or knowledge products created by Prosper Canada are accessed (e.g., downloaded) during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking/ web analytics	• Annually

STRATEGY: Program Management, Evaluation, and Network Engagement and Mobilization

OUTCOME 1: Prosper Canada has a clearer understanding of effective program implementation to guide program improvement decisions

Indicator 1: Increased knowledge of key stakeholder experiences with program implementation

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• #/% of funded partners that report the FE service hub model used by the program has been effective	Count of the number of frontline and management-level staff from funded partners who agree the FE service hub model used by the program has helped support: <ul style="list-style-type: none">• Capacity building of financial help services in their region• Coordination between financial help services in the region• The development of a strong network of financial help services in their region	• Prosper Canada	• Frontline and management-level staff from funded partners	• Survey	• Annually
• #/% of funded partners satisfied with the support provided by Prosper Canada throughout the project	Count of the number of frontline and management-level staff from funded partners who agree they are satisfied with the support provided by Prosper Canada overall throughout the project.	• Prosper Canada	• Frontline and management-level staff from funded partners	• Survey	• Annually
• Types of support from Prosper Canada that have been most helpful to partners	Descriptions of the types of support Prosper Canada provided during the reporting period that funded partners report have been most helpful or valuable to implementing the program and their interventions. Responses to be analyzed for common themes	• Prosper Canada	• Frontline and management-level staff from funded partners	• Survey	• Annually
• Types of challenges implementing the program	Descriptions of the types of challenges experienced by funded partners and internal Prosper Canada program staff related to implementing or managing the program during the reporting period. Responses to be analyzed for common themes.	• Prosper Canada	• Frontline staff from funded partners	• Survey or focus group	• Annually
			• Management-level staff from funded partners	• Survey or focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually
• Types of successes implementing the program	Descriptions of the types of successes achieved by funded partners and internal Prosper Canada program staff related to implementing or managing the program during the reporting period. Responses to be analyzed for common themes.	• Prosper Canada	• Frontline staff from funded partners	• Survey	• Annually
			• Management-level staff from funded partners	• Focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• Types of recommendations for program improvements	Descriptions from funded partners and internal Prosper Canada program staff of the ways the program could be improved or what could have been done differently during the reporting period. Responses to be analyzed for common themes.	• Prosper Canada	• Frontline staff from funded partners	• Survey or Focus group	• Annually
			• Management-level staff from funded partners	• Survey or focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually
• Types of promising practices developed for <u>tailoring services</u> to priority populations	Descriptions of the ways funded partners have changed or tailored their financial help services that have been effective at or worked well to better meet the unique needs of priority populations (i.e., Black communities, Indigenous Peoples, and People living with disabilities) during the reporting period.	• Prosper Canada	• Management-level staff from funded partners	• Survey or focus group	• Annually
• Types of challenges <u>tailoring services</u> to priority populations	Descriptions of the types of challenges funded partners have experienced related to reaching or tailoring financial help services to meet the unique needs of priority populations (i.e., Black communities, Indigenous Peoples, and People living with disabilities) during the reporting period.	• Prosper Canada	• Management-level staff from funded partners	• Survey or focus group	• Annually

Indicator 2: Improved understanding of factors affecting program implementation

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• Types of factors that contributed to program success	Description of the types of internal (e.g., staff capacity, resources, internal practices or processes, etc.) or external (e.g., policy changes, government priorities, etc.) factors that were helpful or valuable to the implementation of the program during the reporting period.	• Prosper Canada	• Management-level staff from funded partners	• Survey or focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually
• Types of factors that hindered program implementation	Description of the types of internal (e.g., staff capacity, resources, internal practices or processes, etc.) or external (e.g., policy changes, government priorities, etc.) factors that negatively affected or posed as barriers to the implementation of the program during the reporting period.	• Prosper Canada	• Management-level staff from funded partners	• Survey or focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually
• Most important lessons learned from implementing the program	Description of the most important or valuable lessons learned from implementing financial help services, serving priority populations, and/or managing overall program implementation during the reporting period.	• Prosper Canada	• Management-level staff from funded partners	• Survey or focus group	• Annually
			• Prosper Canada staff	• Focus group	• Annually

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> Types of factors that would support existing financial help services to be sustained 	Description of the types of internal (e.g., staff capacity, resources, internal practices or processes, etc.) or external (e.g., policy changes, government priorities, etc.) factors that would be helpful or should be explored to ensure the sustainability of the program and existing financial help services.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> Management-level staff from funded partners 	<ul style="list-style-type: none"> Survey or focus group 	<ul style="list-style-type: none"> Annually
			<ul style="list-style-type: none"> Prosper Canada staff 	<ul style="list-style-type: none"> Focus group 	<ul style="list-style-type: none"> Annually
<ul style="list-style-type: none"> Types of factors that would support expansion of financial help services across Canada 	Description of the types of internal (e.g., staff capacity, resources, internal practices or processes, etc.) or external (e.g., policy changes, government priorities, etc.) factors that would be helpful or should be explored to support further expansion or development of new financial help services to reach more low- and moderate-income Canadians across Canada.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> Management-level staff from funded partners 	<ul style="list-style-type: none"> Survey or focus group 	<ul style="list-style-type: none"> Annually
			<ul style="list-style-type: none"> Prosper Canada staff 	<ul style="list-style-type: none"> Focus group 	<ul style="list-style-type: none"> Annually

OUTCOME 2: Prosper Canada and community partners have expanded capacity to capture and apply frontline insights to system change efforts, and to support the participation of community partners in advancing these efforts

Indicator 1: Increased tools to expand quality financial help services

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"> # of effective or promising service delivery standards developed or identified for financial help services 	Count of the number of effective or promising service delivery standards for financial help services identified or developed and disseminated to funded partners during the reporting period to support implementation of the program.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Prosper Canada documentation review 	<ul style="list-style-type: none"> Annually
<ul style="list-style-type: none"> Types of effective or promising service delivery standards identified or developed for financial help services 	Descriptions of the effective or promising service delivery standards identified or developed and disseminated by Prosper Canada focused on aligning expectations and promoting consistent financial help service delivery across funded partners during the reporting period. Documentation to be analyzed for common themes/ types of standards.	<ul style="list-style-type: none"> Prosper Canada 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Prosper Canada documentation review 	<ul style="list-style-type: none"> Annually

Indicator 2: Strengthened financial return on investment of the program

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• Total amount of program funding spent (\$)	Sum of the total amount of funding/revenues spent on the delivery of services provided under the Resilient Futures program (i.e., distributed to grantees and internally to Prosper Canada from different sources) during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• % of funding spent that was federal	Count of the number of federal dollars that contributed to delivery of services provided under the Resilient Futures program during the reporting period divided by the total amount of program funding spent during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• Average amount accessed per client (\$)	Sum of the total amount of income secured in tax benefits through tax filing and the total estimated amount of income secured through benefits applications divided by the sum of <u>new</u> clients supported to file taxes and apply for other income benefits during the reporting period.	• Prosper Canada	• N/A	• Data pulled from funded partner reporting forms	• Annually
• Average cost per client served (\$)	The total amount of all funding/revenues (i.e. from all sources) spent on the delivery of services provided under the Resilient Futures program divided by the sum of <u>new</u> clients supported to file taxes and apply for other income benefits under the Resilient Futures program during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking + data pulled from funded partner reporting forms	• Annually
• % of average cost per client served paid for by the federal government	Count of the number of federal dollars that contributed to the average cost of delivery of services per client provided under the RF program during the reporting period (i.e., the average cost to the federal government per client served).	• Prosper Canada	• N/A	• Prosper Canada internal tracking + data pulled from funded partner reporting forms	• Annually

Indicator 3: Increased engagement with government and funders to promote the value of financial help services

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of meetings/engagements with federal and provincial government departments	Count of the number of meetings or engagements facilitated by Prosper Canada with federal and provincial government departments focused on sharing the value of financial help services offered through the program during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of multi-stakeholder roundtables held	Count of the number of multi-stakeholder roundtable meetings facilitated by Prosper Canada focused on sharing insights from the program regarding addressing the financial help service needs of low- and moderate-income Canadians during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually

Indicator 4: Increased knowledge mobilization products to promote the value of financial help services

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
• # of research reports, literature reviews, or insight documents developed	Count of the number of research reports, literature reviews, and insight documents developed by Prosper Canada related to promoting knowledge about financial well-being or the value of financial help services offered through the program during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of federal or provincial budget submissions and responses	Count of the number of federal and provincial budget submissions or responses addressing financial well-being or the need for financial help services offered through the program during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually
• # of press releases and op-eds	Count of the number of press releases and op-eds related to the program during the reporting period.	• Prosper Canada	• N/A	• Prosper Canada internal tracking	• Annually

Indicator 5: Changes are implemented by government policymakers that make it easier for low- and moderate-income Canadians to access financial help services

Metric	Definition	Who Collects the Data	From Whom Data Is Collected	Collection Method	Timeline
<ul style="list-style-type: none"># of program, policy, or administrative changes made by federal or provincial governments consistent with advice provided	Count of the number of program, policy, or administrative changes implemented during the reporting period by federal and provincial governments that align with advice from Prosper Canada and funded partners based on information or experience gleaned from the implementation of the program.	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">N/A	<ul style="list-style-type: none">Prosper Canada internal tracking	<ul style="list-style-type: none">Annually
<ul style="list-style-type: none">Types of program, policy, or administrative changes made by federal or provincial governments consistent with advice provided	Descriptions of the program, policy, or administrative changes implemented during the reporting period by federal and provincial governments that align with advice from Prosper Canada and funded partners based on information or experience gleaned from the implementation of the program. Descriptions to be analyzed for common themes.	<ul style="list-style-type: none">Prosper Canada	<ul style="list-style-type: none">N/A	<ul style="list-style-type: none">Prosper Canada internal tracking	<ul style="list-style-type: none">Annually