

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
COMPARE RATES ON LOANS BEFORE I COMPLETE A LOAN APPLICATION.	MARIN FAMILY ACTION	27	3.26	1.430
	TAMPA BAY FBA	33	4.39	.864
	MACEDONIA BAPTIST CHURCH	25	4.16	1.179
	SOBRO	21	3.86	1.558
	JUDAH INTERNATIONAL (JICC)	21	3.62	1.161
	GREENSBORO HOUSING COALITION	38	3.79	1.545
	HE BROUGHT US OUT	35	3.83	1.361
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.25	1.506
	ALDINE YOUTH	19	3.84	.898
	EL PASO COLLABORATIVE	49	3.47	1.445
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.67	1.301
	Total	323	3.64	1.416
PAY MORE ATTENTION TO THE DISCLOSURE STATEMENTS I RECEIVE AFTER I OPEN A NEW LOAN OR CREDIT CARD.	MARIN FAMILY ACTION	27	2.93	1.357
	TAMPA BAY FBA	33	4.27	1.008
	MACEDONIA BAPTIST CHURCH	25	4.24	1.332
	SOBRO	21	3.81	1.401
	JUDAH INTERNATIONAL (JICC)	21	3.57	1.399
	GREENSBORO HOUSING COALITION	38	3.74	1.389
	HE BROUGHT US OUT	35	3.51	1.442
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.79	1.500
	ALDINE YOUTH	19	3.84	1.068
	EL PASO COLLABORATIVE	49	3.55	1.385
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.78	1.219
	Total	323	3.63	1.382
OBTAIN AND REVIEW A COPY OF MY CREDIT REPORT IN THE NEXT 30 DAYS.	MARIN FAMILY ACTION	27	3.59	1.448
	TAMPA BAY FBA	33	3.94	1.223
	MACEDONIA BAPTIST CHURCH	25	4.00	1.500
	SOBRO	21	4.19	1.365
	JUDAH INTERNATIONAL (JICC)	21	3.67	1.317
	GREENSBORO HOUSING COALITION	38	3.79	1.398
	HE BROUGHT US OUT	35	4.11	1.278
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.00	1.305
	ALDINE YOUTH	19	3.58	1.071
	EL PASO COLLABORATIVE	49	3.55	1.672
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.07	1.207
	Total	323	3.68	1.471
OBTAIN MY CREDIT SCORE IN THE NEXT 30 DAYS.	MARIN FAMILY ACTION	27	3.37	1.334
	TAMPA BAY FBA	33	3.85	1.253
	MACEDONIA BAPTIST CHURCH	25	3.64	1.186
	SOBRO	21	4.19	1.632
	JUDAH INTERNATIONAL (JICC)	21	3.57	1.287
	GREENSBORO HOUSING COALITION	38	3.79	1.298
	HE BROUGHT US OUT	35	3.94	1.474
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.11	1.286
	ALDINE YOUTH	19	3.53	.841
	EL PASO COLLABORATIVE	49	3.31	1.503
		27	3.96	1.255
	Total	323	3.56	1.416

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
COMPARE MY INCOME AND EXPENSES TO HELP ME DETERMINE MY CASH FLOW AND MY OWN NET WORTH.	MARIN FAMILY ACTION	27	3.19	1.302
	TAMPA BAY FBA	33	4.18	1.380
	MACEDONIA BAPTIST CHURCH	25	4.24	1.234
	SOBRO	21	4.48	1.209
	JUDAH INTERNATIONAL (JICC)	21	4.29	.902
	GREENSBORO HOUSING COALITION	38	4.45	1.719
	HE BROUGHT US OUT	35	3.69	1.430
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.50	1.478
	ALDINE YOUTH	19	3.63	.831
	EL PASO COLLABORATIVE	49	3.73	1.303
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.89	1.340
	Total	323	3.84	1.436
	TRACK AND MONITOR MY SPENDING SO THAT I KNOW WHERE MY MONEY IS GOING.	MARIN FAMILY ACTION	27	3.22
TAMPA BAY FBA		33	4.33	.924
MACEDONIA BAPTIST CHURCH		25	4.40	1.000
SOBRO		21	4.19	1.030
JUDAH INTERNATIONAL (JICC)		21	4.52	.750
GREENSBORO HOUSING COALITION		38	4.08	1.459
HE BROUGHT US OUT		35	3.74	1.521
EL PROGAMA HISPANO CATHOLIC CHARITIES		28	2.36	1.569
ALDINE YOUTH		19	3.74	1.098
EL PASO COLLABORATIVE		49	3.94	1.345
MACEDONIA OUTREACH AND CAREER CENTER		27	4.26	1.163
Total		323	3.88	1.374
CREATE A BUDGET AND SPENDING PLAN.		MARIN FAMILY ACTION	27	3.15
	TAMPA BAY FBA	33	4.27	1.008
	MACEDONIA BAPTIST CHURCH	25	4.28	1.308
	SOBRO	21	4.00	1.342
	JUDAH INTERNATIONAL (JICC)	21	4.33	.913
	GREENSBORO HOUSING COALITION	38	4.16	1.346
	HE BROUGHT US OUT	35	3.89	1.491
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.61	1.499
	ALDINE YOUTH	19	3.95	.970
	EL PASO COLLABORATIVE	49	3.98	1.346
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.19	1.241
	Total	323	3.89	1.377
	MAKE A COMMITMENT AND SET A FINANCIAL GOAL OF SAVING MORE MONEY OVER THE NEXT YEAR.	MARIN FAMILY ACTION	27	3.44
TAMPA BAY FBA		33	4.30	1.075
MACEDONIA BAPTIST CHURCH		25	4.28	.843
SOBRO		21	4.10	1.136
JUDAH INTERNATIONAL (JICC)		21	4.38	.740
GREENSBORO HOUSING COALITION		38	4.53	1.109
HE BROUGHT US OUT		35	3.86	1.438
EL PROGAMA HISPANO CATHOLIC CHARITIES		28	2.50	1.575
ALDINE YOUTH		19	4.16	.834
EL PASO COLLABORATIVE		49	3.90	1.177
		27	4.11	1.219
Total		323	3.96	1.282

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
IF I HAVE A BANK ACCOUNT, BEGIN TO PAY MORE ATTENTION TO THE FEES I MAY BE CHARGED.	MARIN FAMILY ACTION	27	3.56	1.396
	TAMPA BAY FBA	33	4.09	1.182
	MACEDONIA BAPTIST CHURCH	25	4.60	1.041
	SOBRO	21	4.00	1.049
	JUDAH INTERNATIONAL (JICC)	21	4.10	.995
	GREENSBORO HOUSING COALITION	38	4.58	1.266
	HE BROUGHT US OUT	35	3.89	1.301
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.68	1.517
	ALDINE YOUTH	19	3.89	.809
	EL PASO COLLABORATIVE	49	3.78	1.476
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.44	.698
	Total	323	3.96	1.314
IF I DO NOT HAVE A BANK ACCOUNT, ESTABLISH A RELATIONSHIP WITH A BANK.	MARIN FAMILY ACTION	27	3.67	1.240
	TAMPA BAY FBA	33	4.06	1.171
	MACEDONIA BAPTIST CHURCH	25	3.80	1.190
	SOBRO	21	4.43	1.502
	JUDAH INTERNATIONAL (JICC)	21	3.67	1.197
	GREENSBORO HOUSING COALITION	38	4.50	1.767
	HE BROUGHT US OUT	35	4.00	1.393
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.57	1.597
	ALDINE YOUTH	19	4.11	.875
	EL PASO COLLABORATIVE	49	4.00	1.339
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.89	.974
	Total	323	3.90	1.411
GET A COPY OF MY CREDIT REPORT TO DETECT IF ANY ONE ELSE HAS BEEN TRYING TO USE MY IDENTITY TO ESTABLISH CREDIT.	MARIN FAMILY ACTION	27	3.33	1.414
	TAMPA BAY FBA	33	4.06	1.368
	MACEDONIA BAPTIST CHURCH	25	4.04	1.241
	SOBRO	21	4.14	1.740
	JUDAH INTERNATIONAL (JICC)	21	3.81	1.250
	GREENSBORO HOUSING COALITION	38	4.66	1.760
	HE BROUGHT US OUT	35	4.00	1.799
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.04	1.503
	ALDINE YOUTH	19	3.84	.958
	EL PASO COLLABORATIVE	49	3.71	1.541
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.19	1.145
	Total	323	3.82	1.599

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
BEGIN TO TAKE MORE CARE OF PERSONAL INFORMATION AND HOW I DISPOSE OF SENSITIVE FINANCIAL DOCUMENTS AND INFORMATION (E.G. BANK STATEMENTS, CREDIT CARD STATEMENTS, RECEIPTS, ETC.)	MARIN FAMILY ACTION	27	3.67	1.387
	TAMPA BAY FBA	33	4.27	1.257
	MACEDONIA BAPTIST CHURCH	25	4.28	1.242
	SOBRO	21	4.43	1.434
	JUDAH INTERNATIONAL (JICC)	21	4.19	.873
	GREENSBORO HOUSING COALITION	38	4.68	1.710
	HE BROUGHT US OUT	35	3.97	1.757
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.86	1.557
	ALDINE YOUTH	19	3.95	.911
	EL PASO COLLABORATIVE	49	4.00	1.339
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.11	1.188
Total				
		323	4.05	1.449
CARRY WITH ME ONLY THE NECESSARY CREDIT OR DEBIT CARDS AND LEAVE THE OTHERS AT HOME.	MARIN FAMILY ACTION	27	3.22	1.450
	TAMPA BAY FBA	33	4.21	1.139
	MACEDONIA BAPTIST CHURCH	25	4.28	.843
	SOBRO	21	4.24	1.480
	JUDAH INTERNATIONAL (JICC)	21	4.10	1.091
	GREENSBORO HOUSING COALITION	38	4.58	1.703
	HE BROUGHT US OUT	35	3.80	1.779
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.86	1.649
	ALDINE YOUTH	19	3.79	.855
	EL PASO COLLABORATIVE	49	4.02	1.377
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.74	1.375
Total		323	3.92	1.469
IF NECESSARY, TAKE STEPS OUTLINED TODAY TO IMPROVE MY CREDIT SCORE.	MARIN FAMILY ACTION	27	3.26	1.347
	TAMPA BAY FBA	33	4.39	1.368
	MACEDONIA BAPTIST CHURCH	25	4.20	1.080
	SOBRO	21	4.19	1.167
	JUDAH INTERNATIONAL (JICC)	21	4.52	.750
	GREENSBORO HOUSING COALITION	38	4.84	1.586
	HE BROUGHT US OUT	35	4.17	1.636
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	3.89	1.423
	ALDINE YOUTH	19	4.00	.816
	EL PASO COLLABORATIVE	49	3.86	1.756
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.19	1.001
Total		323	4.14	1.420

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
BEGIN TO PAY ALL BILLS ON TIME EACH MONTH.	MARIN FAMILY ACTION	27	3.70	1.353
	TAMPA BAY FBA	33	4.30	1.334
	MACEDONIA BAPTIST CHURCH	25	4.12	1.333
	SOBRO	21	4.52	.680
	JUDAH INTERNATIONAL (JICC)	21	4.48	.750
	GREENSBORO HOUSING COALITION	38	4.95	1.488
	HE BROUGHT US OUT	35	4.17	1.689
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	3.96	1.347
	ALDINE YOUTH	19	4.26	.653
	EL PASO COLLABORATIVE	49	4.27	1.238
	MACEDONIA OUTREACH AND CAREER CENTER	27	4.37	.967
	Total	323	4.29	1.287
BEGIN TO PAY DOWN ON MY CREDIT CARD BALANCES SO THAT I'M USING LESS THAN 50% OF MY AVAILABLE CREDIT LIMITS.	MARIN FAMILY ACTION	27	3.63	1.334
	TAMPA BAY FBA	33	4.00	1.225
	MACEDONIA BAPTIST CHURCH	25	4.32	1.651
	SOBRO	21	3.95	1.071
	JUDAH INTERNATIONAL (JICC)	21	4.05	.973
	GREENSBORO HOUSING COALITION	38	4.74	1.781
	HE BROUGHT US OUT	35	3.66	1.714
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	3.36	1.592
	ALDINE YOUTH	19	3.74	.991
	EL PASO COLLABORATIVE	49	3.86	1.384
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.67	1.074
	Total	323	3.92	1.446
OPEN NEW CREDIT ACCOUNTS ONLY WHEN ABSOLUTELY NECESSARY.	MARIN FAMILY ACTION	27	3.70	1.068
	TAMPA BAY FBA	33	4.27	1.257
	MACEDONIA BAPTIST CHURCH	25	3.84	1.281
	SOBRO	21	3.71	1.454
	JUDAH INTERNATIONAL (JICC)	21	4.24	.995
	GREENSBORO HOUSING COALITION	38	4.61	1.764
	HE BROUGHT US OUT	35	3.97	1.706
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	3.50	1.599
	ALDINE YOUTH	19	3.74	.991
	EL PASO COLLABORATIVE	49	3.82	1.439
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.85	1.199
	Total	323	3.96	1.422
EVALUATE MY CURRENT FINANCIAL SITUATION TO DETERMINE MY CREDIT WORTHINESS.	MARIN FAMILY ACTION	27	3.37	1.079
	TAMPA BAY FBA	33	4.33	1.190
	MACEDONIA BAPTIST CHURCH	25	4.12	.971
	SOBRO	21	4.33	1.354
	JUDAH INTERNATIONAL (JICC)	21	4.38	.865
	GREENSBORO HOUSING COALITION	38	4.63	1.923
	HE BROUGHT US OUT	35	4.11	1.711
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	3.36	1.592
	ALDINE YOUTH	19	4.00	.882
	EL PASO COLLABORATIVE	49	3.49	1.529
		27	3.74	1.130
	Total	323	3.97	1.449

AVERAGE RESPONSE BY SITE

		N	Mean	Std. Deviation
IF NOT CURRENTLY A HOMEOWNER -- FIGURE OUT WHAT MORTGAGE PAYMENTS ARE AFFORDABLE FOR ME.	MARIN FAMILY ACTION	27	3.07	1.207
	TAMPA BAY FBA	33	3.79	1.244
	MACEDONIA BAPTIST CHURCH	25	3.68	.945
	SOBRO	21	4.10	.944
	JUDAH INTERNATIONAL (JICC)	21	4.10	1.179
	GREENSBORO HOUSING COALITION	38	4.68	1.960
	HE BROUGHT US OUT	35	4.09	1.669
	EL PROGAMA HISPANO CATHOLIC CHARITIES	28	2.89	1.474
	ALDINE YOUTH	19	3.95	1.079
	EL PASO COLLABORATIVE	49	3.73	1.705
	MACEDONIA OUTREACH AND CAREER CENTER	27	3.85	1.379
	Total	323	3.83	1.510
	IF NOT CURRENTLY A HOMEOWNER -- BEGIN TO SAVE FOR A DOWN PAYMENT ON A HOME.	MARIN FAMILY ACTION	27	3.48
TAMPA BAY FBA		33	4.18	1.402
MACEDONIA BAPTIST CHURCH		25	3.60	.913
SOBRO		21	4.67	1.065
JUDAH INTERNATIONAL (JICC)		21	4.10	1.300
GREENSBORO HOUSING COALITION		38	4.71	1.985
HE BROUGHT US OUT		35	4.00	1.732
EL PROGAMA HISPANO CATHOLIC CHARITIES		28	3.57	1.687
ALDINE YOUTH		19	3.89	.937
EL PASO COLLABORATIVE		49	3.84	1.448
MACEDONIA OUTREACH AND CAREER CENTER		27	4.04	1.285
Total		323	4.01	1.485