

15 indicators to improve the quality of planning

N.	I	II	III
	AREA	ABOUT	GUIDING QUESTIONS
A.	AREA: GOALS	It is advisable to:	Some examples of guiding questions:
1	CLEAR GOALS	... provide a clear and public communication of the objectives (possibly both on the Web and in additional documents for the program recipients)	<p><i>Is it possible to find a clear and complete description of the objectives on the web? Or in the background materials?</i></p> <p><i>Are the objectives described – even in synthetic form – on the flier or on the website of the promoter?</i></p>
2	GOALS FOLLOWING THE S.M.A.R.T. PARADIGM	<p>... define the objectives in documents (at least in INTERNAL ones) following the acronym S.M.A.R.T. Which means:</p> <ul style="list-style-type: none"> • Specific • Measurable • Achievable • Relevant • Temporarily defined <p>This will ease the process of monitoring and sharing the plan with the stakeholders.</p>	<p><i>Are the objectives following the S.M.A.R.T. paradigm? For instance, "Raising the financial awareness in the recipients of the program" would not be included in the S.M.A.R.T. paradigm. Conversely, "Increasing the level of knowledge of some financial instruments or financial terms important for the recipients, measured through a questionnaire submitted before the program and 10 days after the end of the program" would be a sound S.M.A.R.T. goal.</i></p>
B.	AREA: PROGRAM SPECIFICATIONS AND STORY		
3	METHOD OF REALIZATION	... provide a clear description of the method used for the implementation of the program (place, duration, personnel involved)	<p><i>Do the materials describe accurately how the program is carried out, step-by-step? How do people sign up for the program? Is it free? Does the program take place in class or online? Does it include the participation of one or more experts? Are the experts internal or external to the promoter? How many hours does it last?</i></p>

4	CONTACT S	... clearly indicate the methods to contact the institution proposing the program (email, address, telephone...)	<i>Does the program poster clearly report email, telephone, or Facebook (or other social networks) to communicate with the promoter of the program?</i>
5	REPLIC ABILIT Y	... indicate clearly in the information materials whether the program is "one-off" or whether it can be replicated in the future and how	<i>Is the program replicable? If so, under which conditions? Only in the same city or elsewhere? Is it replicable for free or does it require funds? Do the contents change from year to year?</i>
C.	AREA: FINAL RECIPI ENTS		
6	KNOW LEDGE AND DEFINI TION OF THE RECIPI ENTS	... analyze the needs and characteristics of the recipients' financial literacy before planning the program's interventions ... provide a clear definition of the final recipients of the program	<i>Are we aware of the recipients' financial literacy characteristics? Are the recipients of the program clearly indicated in the information materials? For example: is the program aimed at students of a specific age? What is the relevant course of study?</i>
7	ACCESSI BILITY / INCLUSI ON /	... check whether the program guarantees accessibility for people with disabilities and facilitates learning for people with language or learning barrier	<i>Does the program consider the presence of recipients with disabilities? What about foreigners? For example: are the videos used by the program subtitled in Italian? Is the facility hosting the program accessible to people with motor disabilities?</i>
8	REGISTRA TION	... provide a clear description to the final recipients of how to enrol in the program	<i>How do the recipients sign up for the program? Is it free? Are there any special requirements? Is this information clearly reported in the information materials?</i>
D.	AREA: MATERIAL S		
9	MATERIAL S	... provide, if possible, a brief description of the materials that will be used ... provide the bibliography used	<i>Is it possible to view part of the program materials or all of them? If so, how? Did the program use a specific reference bibliography or theoretical model? If so, is it</i>

		for the design of the program	<i>shareable?</i>
10	DOCUMENTABILITY	... provide documentation about the program to any interested third parties for the purpose of sharing good practices and scientific research	<i>Are the planners willing to provide documentation on the program, albeit brief, to third parties? Has the program been included on the ONEEF website to provide basic information through a standardized format?</i>
E.	AREA: PROMOTER'S ENABLED NETWORK		

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11	CONSISTENCY WITH THE "NATIONAL STRATEGY OF ECONOMIC AND FINANCIAL EDUCATION"	... define the program according to the objectives and priorities identified in the most updated version of the "National Strategy of Financial Education" (cf. http://www.quellochecointa.gov.it/it/chi-siamo/strategia-nazionale/)	<i>Is the program consistent with the National Strategy? If so, how? Is this aspect clear to the stakeholders? Has the program been reported to the "Committee for the planning and coordination of financial education activities"?</i>
12	SYNERGY WITH SIMILAR PROGRAMS	... verify, by searching for keywords on the web or specific sites (eg. ONEEF), the existence of programs similar to their own and evaluate any synergies with the institutions involved to optimize resources	<i>Do similar programs already exist? Are similar materials already available? Have the school implemented a similar project in the past?</i>

13	NETWORKING	... program a networking activity with different entities (e.g., public, private, non-profit, local communities, informal groups...) especially if these institutions work closely with the final recipients (for example, a financial education program for migrants involving migrant associations)	<p><i>Which organizations were involved in the programming of the materials and the educational path?</i></p> <p><i>Are these organizations working closely with the final recipients? How is coordination between the various entities planned? Did each of them work independently or did they collaborate via a continuous exchange of information? (see English et al. 2012)</i></p>
F.	AREA: MONITORING AND EVALUATION		
14	MONITORING	... establish a process of program monitoring (see ANNEX C)	<p><i>Is there a program monitoring process? Was the program carried out thoroughly or only partially? Did it meet any obstacles? Did it require changes?</i></p> <p><i>If there is a monitoring process, how and with whom are the information collected discussed?</i></p>
15	EVALUATING	... establish a process of program evaluation. If possible, the evaluation should be performed by an independent group not related to the promoting organization.	<p><i>Is there a process to evaluate the effects of the program? Or the satisfaction of the subjects involved?</i></p> <p><i>Is it carried out by a group of independent researchers?</i></p> <p><i>Which part of the program is evaluated? If there is an evaluation procedure, how and with whom are the information discussed?</i></p>