**Instructions:** For this assignment, students will write a paper detailing their plan for an asset-building intervention. Students will offer a brief, ungraded, and informal synopsis of the key ideas for their intervention during the last class session on (TBA) to receive peer and instructor feedback.

**Due Date:** TBA.

**General Guidelines:**

* Expected length of papers is 6 to 10 pages, double-spaced, including charts, graphs, tables, etc. but excluding references.
* At least 6 scholarly sources should be used to support your plan. These sources can include academic journals and/or foundation, think tank, and/or government reports, but exclude assigned course readings.
* The plan should focus on how to increase financial security among a group of people with social and economic disadvantages.
* Assume that your intervention will be implemented in a single community (county, city, region, metropolitan area) in the U.S. As an alternative, you can propose a policy innovation[[1]](#footnote-1).
* You are free to assume that your intervention would be implemented by any type of organization.
* Your intervention concept can resemble parts of, but should not duplicate in entirety, existing intervention models, e.g., a matched savings program for ex-offenders that incorporates some features of individual development accounts.

**Requirements:** (Use these sections as headers for your paper)

1. Target population and need:
   1. Identify and describe the social, economic, and demographic characteristics of the group of people who you will target for your intervention. Explain why your target population is well-suited for an asset development intervention.
   2. Describe this community’s characteristics, e.g. population, economic characteristics, culture, history.
2. Outcomes:
   1. Identify the specific and tangible quality of life improvements you hope will occur for your target population as a result of participation in your intervention (e.g. increased liquid financial assets, greater financial literacy, reduced food insecurity, greater educational attainment, etc.). Indicate whether each outcome is a short or long term objective.
   2. Describe your intended outcomes in relation to the CFED Household Financial Security framework.
3. Activities:
   1. Briefly (one paragraph) describe the nature of your intervention and your general strategy.
   2. Identify and describe your intervention’s specific activities, which should include a set of both necessary and sufficient efforts that will result in achieving outcomes: services and resources that you provide directly to participants, community organizing and advocacy activities, etc.
   3. Explain whether your intervention would require the coordinated efforts and resources of more than one organization.
4. Theory of change:
   1. Identify and describe your intervention ideas and assumptions about a) why your target population could benefit from participation; b) why they would be motivated and able to participate; and c) why your intervention will result in your intended outcomes.
   2. Cite at least 6 scholarly sources that offer theory and/or research evidence to support and justify your theory of change.
5. Summarized Budget:
   1. Provide a rough estimate of your intervention’s direct costs – personnel, contracted services (e.g. credit counseling), asset transfers, savings matches, etc. Refer to (insert program or project budget template resource).

**Grading Criteria**

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| **Points** | **Criterion** |
| 8 | **Background & Outcomes.** The target population and community are well described. Objectives are specific, measurable, and feasible. Distinctions between short and long range objectives are clear and make sense. Objectives relate well to the CFED model or another appropriate conceptual model. |
| 16 | **Activities[[2]](#footnote-2).** Activities are well described. It is clear what this intervention would look like if implemented – how participants would be engaged, what they would do to participate, what help they would receive, whether multiple organizations would be involved and/or how organizing or advocacy efforts would be implemented if needed. |
| 12 | **Theory of change.** Assumptions and ideas are clearly and sufficiently explained. The intervention is very well justified based on theory and/or evidence. Ideas reflect important concepts from course readings and class discussions. At least 6 scholarly sources are used. |
| 4 | **Budget.** A general sense of how much the intervention would cost is clear. Total estimated direct costs would be considered reasonable by a public or private funder. |

1. The target population should be described in terms of the demographic characteristics and needs of a large populace that would be affected by a state or federal policy change. The activities section would need to include a legislative advocacy strategy in lieu of a community-level intervention. This strategy should clearly depict 1) how you would mobilize constituent and special interest support of the legislation; and 2) your strategy for maneuvering a bill through a legislative process, which will require knowledge of specific committees and legislative members. [↑](#footnote-ref-1)
2. See footnote on page 1 if you are proposing a policy-level intervention. [↑](#footnote-ref-2)