

START SMART Evaluation report 2016

May 2017





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To assist with the development of the findings from this evaluation, the Commonwealth Bank commissioned ACER to examine the processes used for this evaluation report. ACER has endorsed the approach taken for the evaluation.



Australian Council for Educational Research

FOREWORD: WHY WE INVEST



Commonwealth Bank is committed to securing and enhancing the financial wellbeing of people, businesses and communities. As part of this commitment, we want to help educate and empower the next generation about their finances.

For more than 85 years we have been teaching children basic money management skills through our school banking program. Over the past 10 years we have built on this foundation by delivering the world's largest, in-school financial education program, Start Smart.

Start Smart is an award-winning financial education program, which we offer to more than 500,000 students each year. It is an important part of Australia's National Financial Literacy Strategy. In 2015, we announced a further \$50 million investment in education over three years as part of our broader 25 year commitment to education. This has allowed Start Smart to reach even more students in schools around Australia.

Educational tools are always changing. So it is important that we regularly review Start Smart to ensure it continues to make a positive difference and improve educational outcomes for students. This evaluation of Start Smart is one example of our commitment to evidence in education.

Pleasingly, the findings show positive outcomes for students across primary and secondary school, with increases in knowledge and self-efficacy. They also highlight positive shifts in attitudes and behaviours. We will use the conclusions of this report to shape and further improve the program.

As Australia's largest financial institution, we want to play our part in helping students acquire the skills they need in order to strengthen our community for the long term.

Ian Narev

**Commonwealth Bank
Chief Executive Officer**

EXECUTIVE SUMMARY



Start Smart is a financial capability program available for free to students in Years 1–12 in schools across Australia and to students in vocational education institutions. In 2016, we used a mixed-method approach involving surveys and focus groups to evaluate the effectiveness of the program in schools.

The results show that both teachers and students are very satisfied with the program and see it as being valuable, useful and relevant.

The program focuses on four variables that are known to influence financial decision making: attitude, knowledge, self-efficacy and behavioural intent. This evaluation suggests that Start Smart is having a positive effect across these areas.

Pre- and post-workshop surveys showed that students are increasing their knowledge, sharing what they've learnt with others, and considering broader behavioural changes. The results drawn from teacher observations of student learning support this conclusion.

Qualitative research shows that different teachers use the program in different ways, but they all see it as important.

START SMART key findings:

63%

Of students surveyed four to six weeks after a Start Smart workshop had applied something they learnt from the workshop. This suggested that the program was influencing behaviour.

41%

Of students surveyed four to six weeks after a Start Smart workshop had shared information they learnt with their parents. This indicated that the program may have a ripple effect as students talked about money matters at home.

96%

Of students agreed that the Start Smart workshop was relevant to them. This confirmed that the knowledge component of the program was targeted at the right level.

66%

Of teachers covered financial literacy topics more often after the Start Smart workshop was delivered in their class. This showed that the program was influencing teacher behaviour.

61%

Of teachers would not commit to teaching financial literacy topics without Start Smart. This showed that the program was an important driver of financial education in schools.

71
NPS

Teachers gave Start Smart a Net Promoter Score (NPS) of 71. This showed that they were highly satisfied, and considered the workshops valuable and useful.

Primary School

9,105

Participating students were surveyed immediately after workshops.

Primary School

6,458

Participating teachers were surveyed immediately after workshops.

Primary School

Years
5 & 6

Samples for survey evaluation were drawn from students in years five and six.

Secondary School

2,689

Participating students were surveyed before workshops and 954 of them responded to a survey four weeks after workshops. Results were compared at a group level.

About this report

The following
samples apply
to this report.

Secondary School

8,884

Participating students were surveyed immediately after workshops.

Secondary School

2,232

Participating teachers were surveyed immediately after workshops.

Secondary School

123

Students participated in focus groups up to six months after workshops.

Secondary School

Years
7 to 12

Samples for survey evaluation included students from years seven to twelve.

SUPPORTING OBSERVATIONS

The following observations were made during the evaluation:

- Students reported that, most significantly, their new knowledge changed their behaviour towards saving and part-time work. They noted these changes in free responses during surveys immediately after workshops. This tendency toward behavioural change was also noted during student focus groups held up to six months after workshops.
- Focus groups showed that, for a significant minority of students, the Start Smart workshops were the only place they had ever learnt about money. They noted the program brought 'real world reality' to topics covered in the school curriculum.
- Teachers regularly identified the value of Start Smart providing an 'external expert' who used interactive learning to teach financial literacy, increasing its effectiveness.
- It is possible to use more robust, experiment-based evaluation processes to deepen insights into the nature and extent of Start Smart's impacts.

PROGRAM STRENGTHS

Start Smart's strengths include:

- **Scale** – around one-quarter of Australian schools use the program in any given year.
- **Relevance** – teachers and students score the program very highly for its relevance to students' lives.
- **Availability** – program is available across the country to a diverse range of students.
- **Satisfaction** – according to all measures of satisfaction and quality, teachers and students consider the program to be excellent.
- **Breadth** – the program covers years 1–12 in a broad range of topics.
- **Outcomes** – certain indicators provide strong evidence that the program works. These include students applying learning after workshops and sharing what they've learnt with others.

START SMART's key focuses on the theory of change:



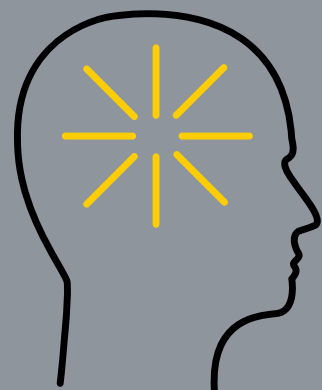
ATTITUDE

Feelings about or towards an issue.



KNOWLEDGE

Understanding of relevant concepts and information.



SELF-EFFICACY

Belief in one's own ability to affect an outcome.



BEHAVIOURAL INTENTION

Plans to engage in certain behaviour.

PROGRAM OVERVIEW

PROGRAM SNAPSHOT

Designed in close collaboration with leaders in behaviour change, professional educators and subject matter experts, the Start Smart program is designed to change the way young people learn about money.

Start Smart workshops are delivered in schools (Start Smart Schools) and in vocational education institutions (Start Smart Pathways).

By making the teaching of money management interactive, engaging and fun through workshops and online resources, the program equips students with confidence and competence to make smart decisions about money.

Start Smart workshops are run by specially trained, full-time facilitators.

The Start Smart theory of change focuses on affecting four variables that influence financial decisions and behaviours, including:

- **Attitude** – feelings about an issue.
- **Knowledge** – understanding of relevant concepts and information.
- **Self-efficacy** – belief in one's own ability to affect an outcome.
- **Behavioural intent** – plans to engage in a certain behaviour.

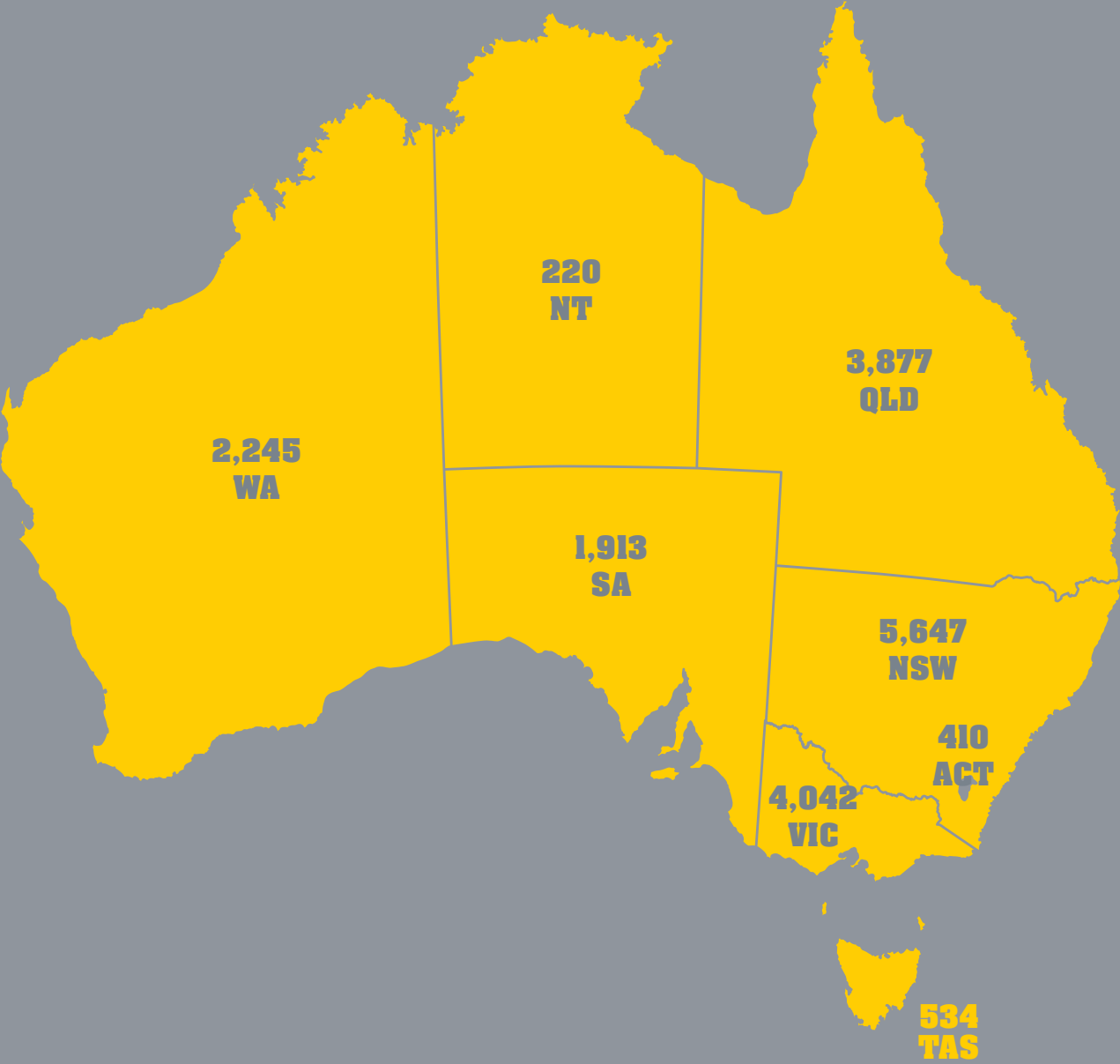
The program was launched in 2007 and was aimed at secondary school students in years 9–12. Due to its success, the program was extended in 2010 to include primary schools. For this expansion, a panel of experts in primary education, cognitive development, instructional design and financial literacy advised on design and delivery. The program was further extended to vocational education in 2012.

All content is aligned to the relevant national and state-based curricula, as well as the Australian National Consumer and Financial Literacy Framework. A full overview of the topics covered in each workshop is available at:

www.startsmart.com.au.

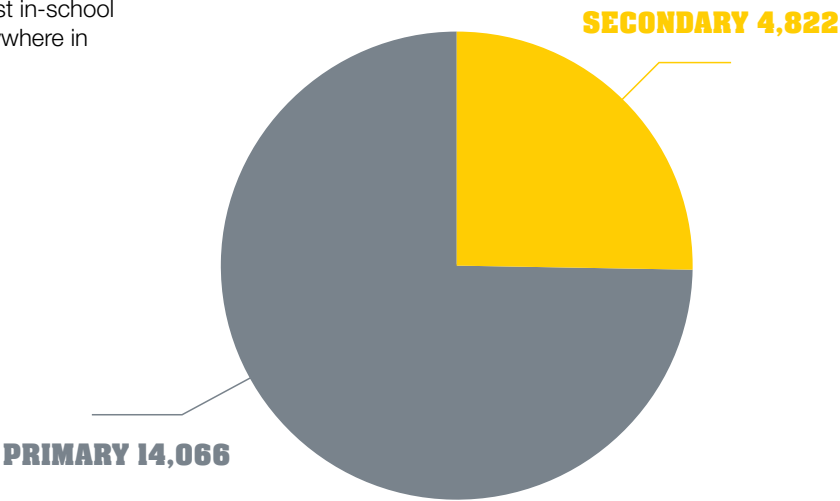
START SMART

workshops by location:



REACH AND COVERAGE

In 2016, nearly 19,000 Start Smart workshops were delivered in more than 2,000 schools, reaching over 540,000 students. This makes it the largest in-school financial education program of its kind anywhere in the world.



COVERAGE BY LOCATION

Start Smart is committed to equity of access and is available to metropolitan and regional schools across the country.

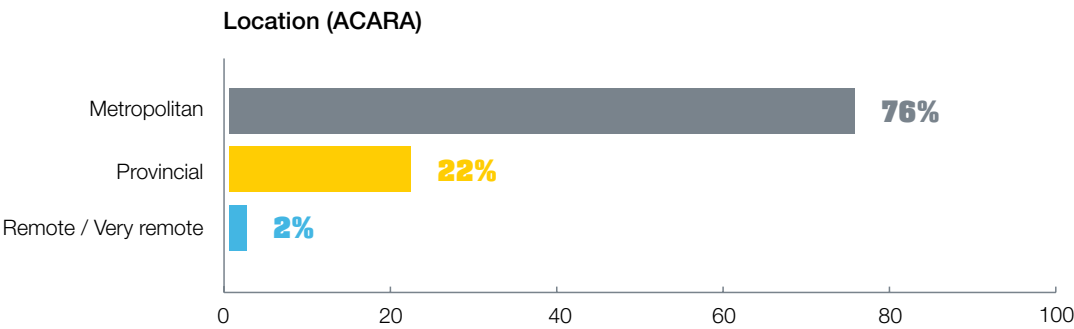
STATE	NUMBER OF WORKSHOPS	NUMBER OF STUDENTS
ACT	410	11,329
NSW	5,647	169,547
NT	220	6,906
QLD	3,877	111,770
SA	1,913	52,615
TAS	534	17,328
VIC	4,042	109,527
WA	2,245	63,318
Total	18,888	542,340



START SMART SCHOOLS ACARA LOCATIONS

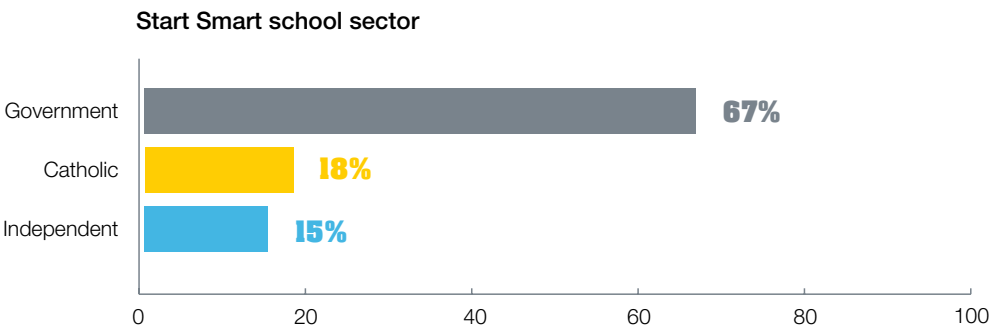
Start Smart uses definitions from the Australian Curriculum, Assessment and Reporting Authority (ACARA) to categorise schools as metropolitan, provincial, remote or very remote.

Approximately 76 per cent of Start Smart workshops were delivered in metropolitan locations, 22 per cent in provincial regions and 2 per cent (rounded) in remote locations.



START SMART SCHOOLS BY SECTOR

Start Smart delivered 67 per cent of workshops at Government funded schools, 18 per cent at Catholic schools and 15 per cent at Independent schools.

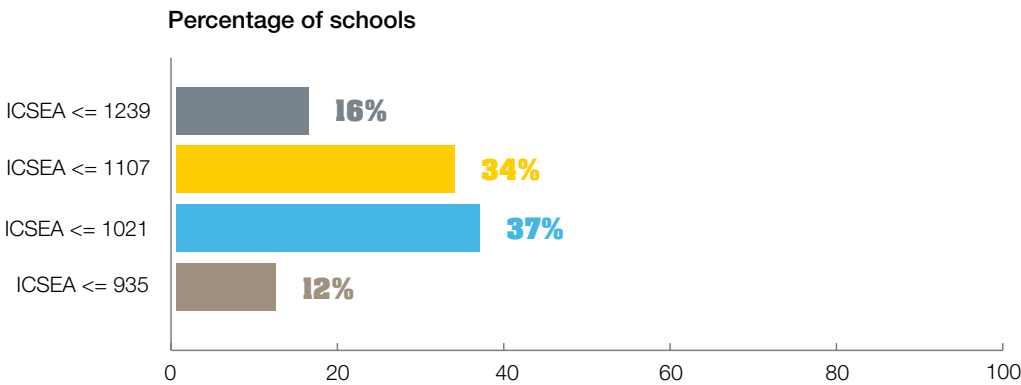


COVERAGE BY INDEX OF COMMUNITY SOCIO-EDUCATIONAL ADVANTAGE (ICSEA)

The Index of Community Socio-Educational Advantage (ICSEA) is a scale that allows for fair and reasonable comparisons among schools with similar types of students.

The ICSEA benchmark is set at 1,000. This means that schools with an ICSEA value of less than 1,000 have students with below-average levels of socio-educational advantage. The lower the ICSEA value, the lower the level of educational advantage of students. The higher the ICSEA value, the higher the level of educational advantage.

In 2016, Start Smart was delivered to schools across the ICSEA range of socio-educational advantage. 38 per cent of those schools had a score of <1,000 (that is, below average socio educational advantage).



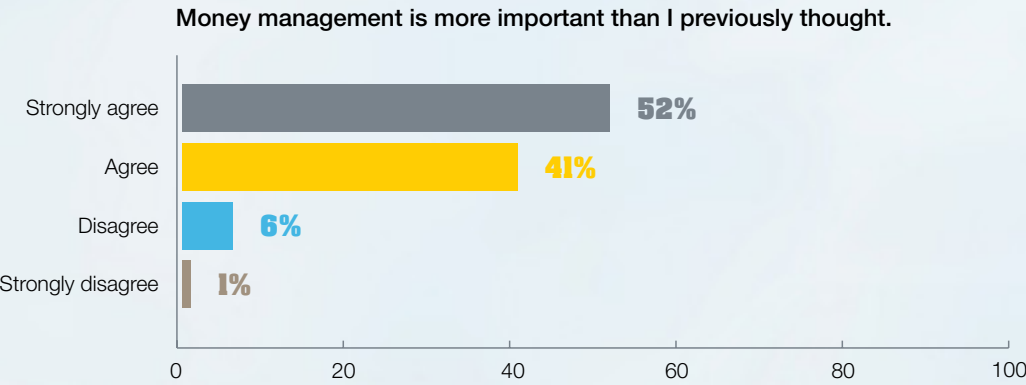
EVALUATION

PRIMARY SCHOOL PROGRAM - OUTCOMES

Our evaluation centres on behavioural changes in four areas: attitude, knowledge, self-efficacy and behavioural intent. This section of the report outlines the findings drawn from teacher and student surveys conducted after Start Smart workshops.

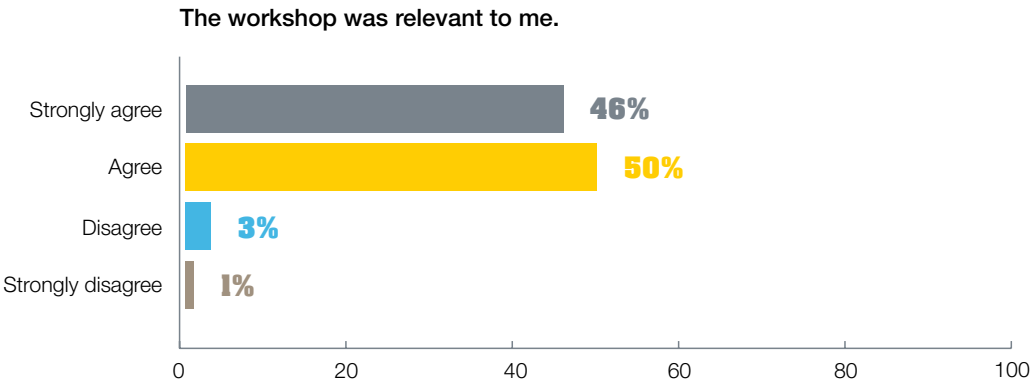
ATTITUDE

In surveys immediately after workshops, 93 per cent of students agreed or strongly agreed that money management was more important than they previously thought. This suggests the program affected the way students felt towards money management as a topic area. However, disagreement with this statement did not necessarily indicate that a student didn't see money management as important; it is possible that they thought it was important before the workshop.

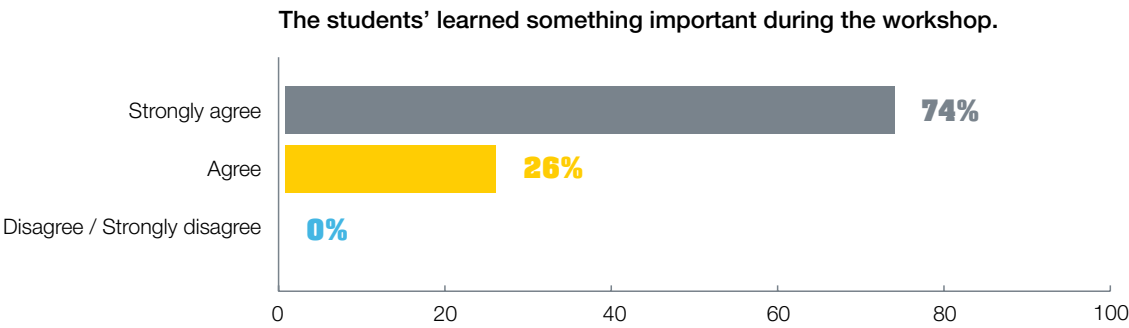


KNOWLEDGE

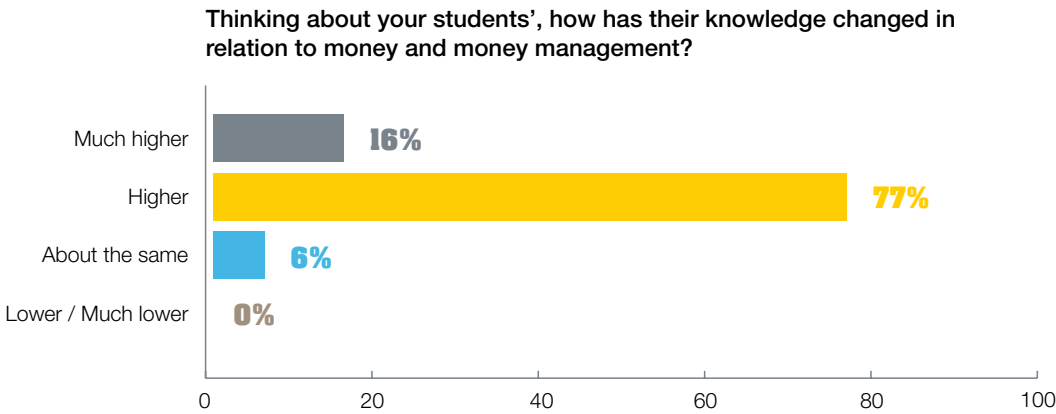
In surveys immediately after workshops, 96 per cent of students either agreed or strongly agreed that the content was relevant to them. This confirms that the content was presented in a way that students saw its relevance to their personal lives.



In surveys immediately after workshops, 74 per cent of teachers strongly agreed and 26 per cent agreed that their students had learnt something important. This suggests the program was having a positive effect on students' knowledge in areas considered important by their teachers.



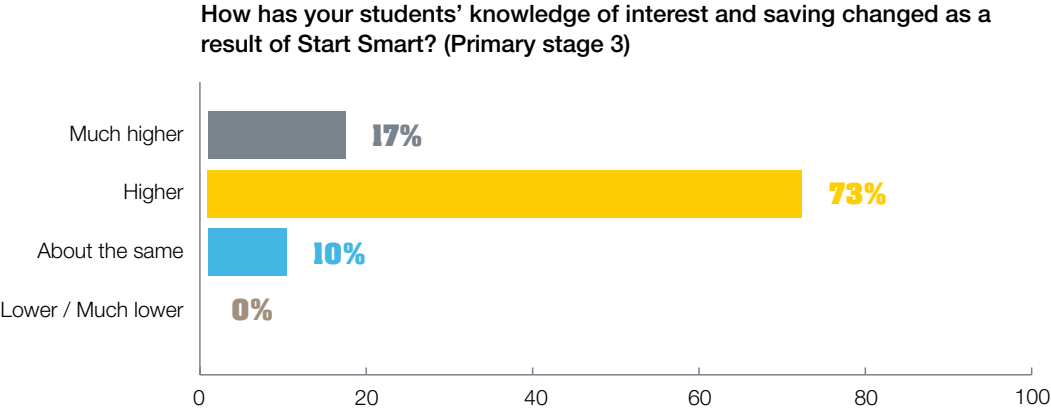
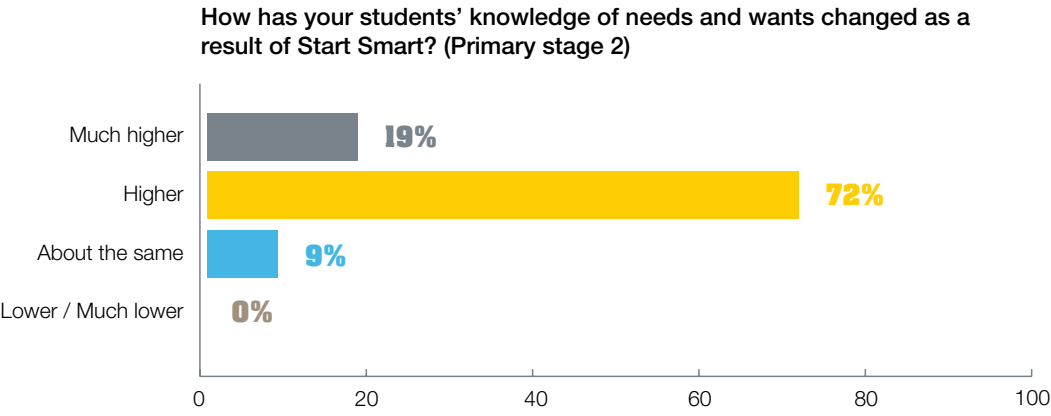
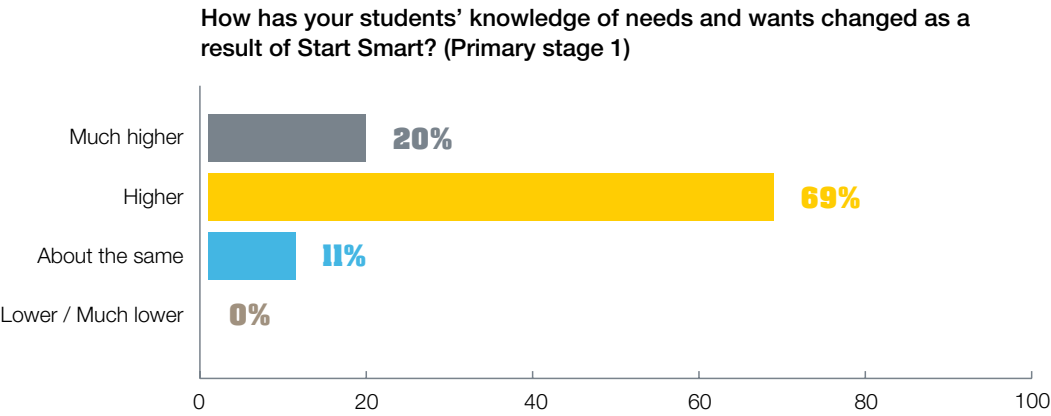
In surveys immediately after workshops, 77 per cent of teachers reported their students' knowledge of money was 'higher', and 16 per cent reported their knowledge was 'much higher'.



OBSERVATION OF STAGE-SPECIFIC LEARNING OUTCOMES

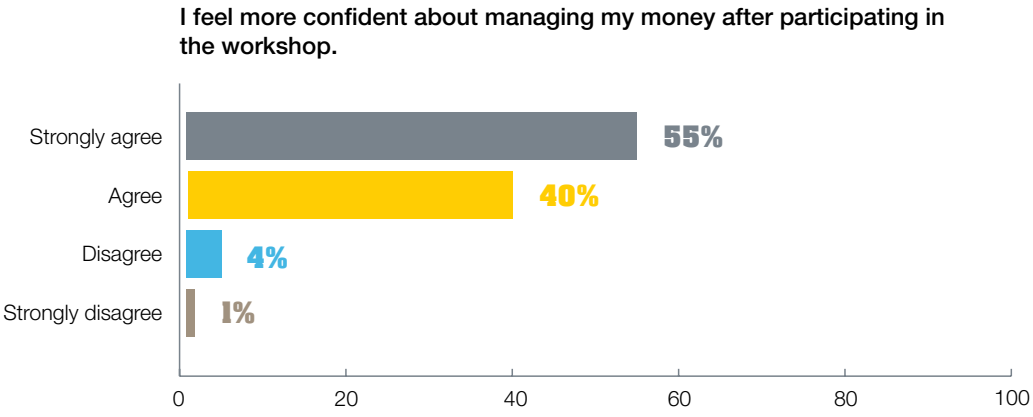
Each workshop in the Start Smart program in primary schools aims to provide age-appropriate content. The following results reflect teachers’ observations of student knowledge about workshop content.

In surveys immediately after workshops, teachers of all years responded similarly, suggesting that students’ knowledge had increased as a result of attending a workshop.



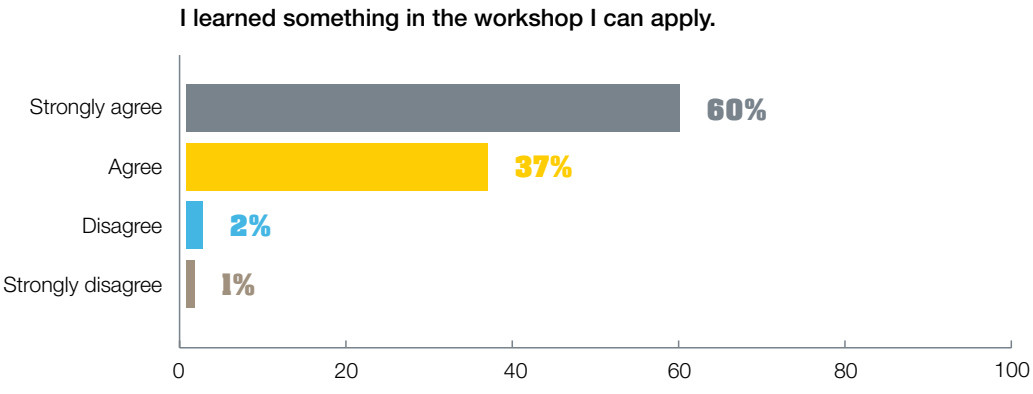
SELF-EFFICACY

In surveys immediately after workshops, 95 per cent of students agreed or strongly agreed that they were more confident about managing money after participating in Start Smart sessions. This confidence is an important attitudinal indicator of financial capability.¹



BEHAVIOURAL INTENT

In surveys immediately after workshops, 97 per cent of students agreed or strongly agreed that they learnt something they could apply in their own lives. This reinforces the finding that the content is relevant and influences behavioural intent.



DISCUSSION

Based on a combined analysis of student and teacher surveys, the data suggests the program is having a positive effect across the four target variables of attitude, knowledge, self-efficacy and behavioural intent.

Teachers and students consistently responded positively to questions across all domains, suggesting they thought that the content was very relevant and were happy with the way it was delivered.

Both teachers and students were positive about the effectiveness of workshops. Many students commented on how the workshops had changed their attitudes and boosted their confidence. They also agreed that workshop content was relevant to their lives and they could apply what they learnt.

Importantly, teacher and student feedback was consistent across all three key stages of the primary program, which supports its ongoing relevance across all years.

¹ANZ Survey of Adult Financial Literacy 2014, p.5

“It’s like a preparation for the future...”

STUDENT, GOLDEN GROVE HIGH SCHOOL SA



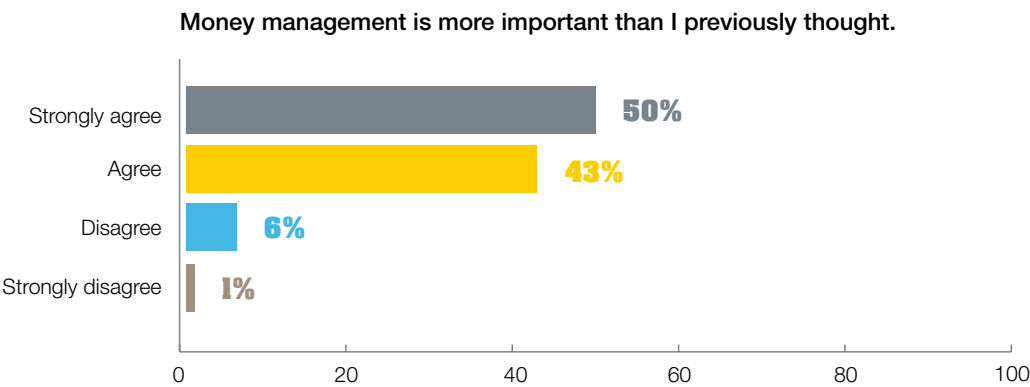
SECONDARY SCHOOL PROGRAM - OUTCOMES

This section of the report examines the effectiveness of the secondary school workshops based on the results of student and teacher surveys conducted before and after workshops, and focus groups run with participants at a later date.

The findings are broken down into the four target variables of the program, followed by a short summary discussion.

ATTITUDE

In surveys immediately after workshops, 93 per cent of students agreed or strongly agreed that money management is more important than they previously thought. This suggests the program is shifting the way students feel towards money management as a topic area.



This finding is supported by focus group participants who discussed how the program affected their attitudes towards money. In particular, students talked about how the workshops made them feel more in control, and brought a sense of ‘real-world relevance’ to the conversation.

“[Start Smart] made me more independent, instead of asking for money, I make it myself.”
Student, Golden Grove High School, SA

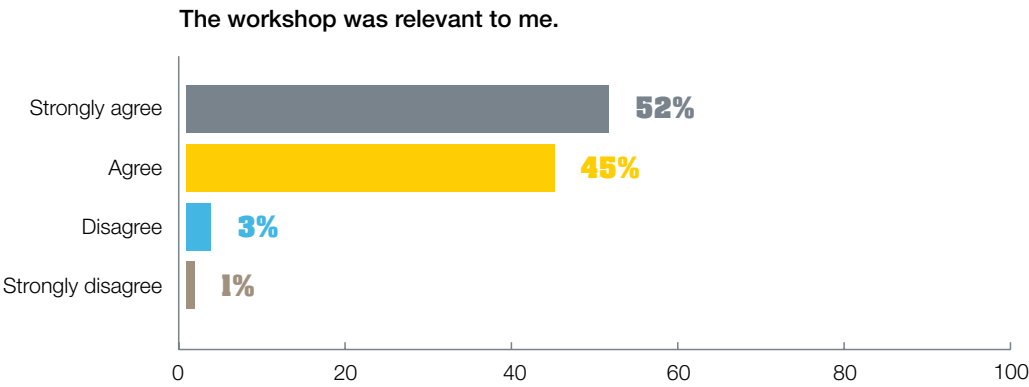
“I feel like I have more control over it than I did before.”
Student, Northern Beaches Christian School, NSW

“It’s like a preparation for the future as well, you got to start thinking about it now.”
Student, Golden Grove High School, SA

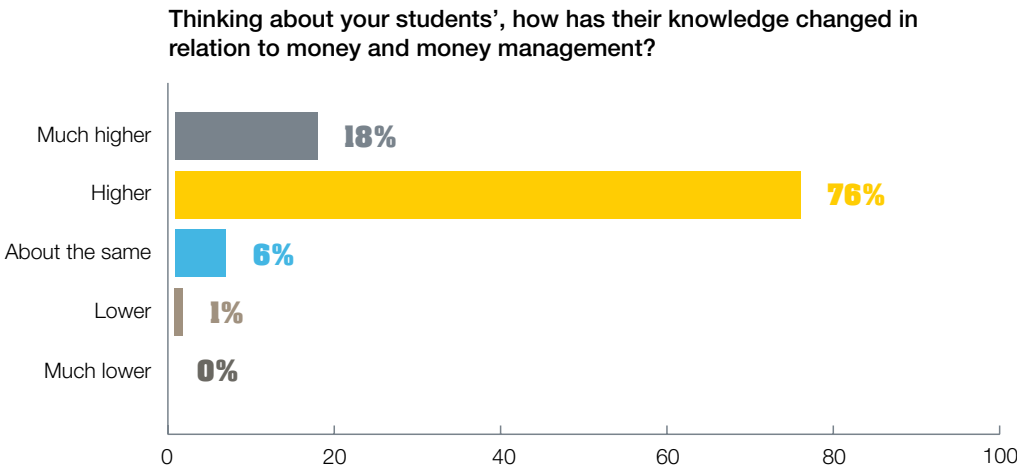
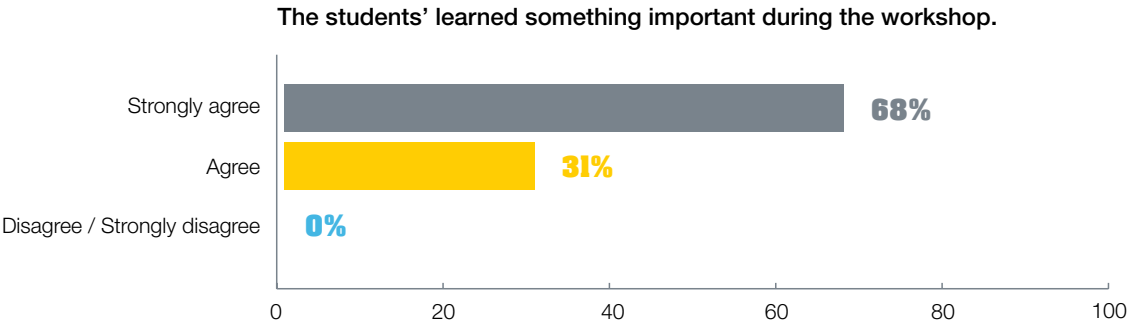
KNOWLEDGE

Comparing pre- and post-workshop student responses, the number of students who said their overall understanding of money was ‘above average’ or ‘very high’ increased by 13 per cent after they participated in the program. This suggests the program does, to some extent, increase student knowledge. What wasn’t clear was whether student perceptions of their baseline of knowledge was realistic, or the extent to which the Start Smart session changed self-reported knowledge.

In surveys immediately after workshops, 97 per cent of students agreed or strongly agreed that the content was relevant to them. This suggests that students could connect concepts presented in a workshop to their everyday life.



In surveys immediately after workshops, 68 per cent of teachers strongly agreed and 31 per cent agreed that their students had learnt something important. Additionally, 94 per cent of teachers observed that their students’ knowledge was ‘higher’ or ‘much higher’ after the workshop.



Students who took part in the focus groups generally agreed that their knowledge had increased as a result of taking part in the program, although some knowledge areas appeared to have been more consistently affected than others.

For instance, workers’ rights and topics covering employment were particularly useful for students with part-time jobs or those who intended to get a job. This was a recurring theme.

“Yes, I think it shows us how to read the pay checks ... if you got paid the right amount.”
Student, Palm Beach Currumbin High School, QLD

“Learning how to save and the different rights we have with our pay and all that makes you, you know, act differently.”
Student, Homebush Boys High School, NSW

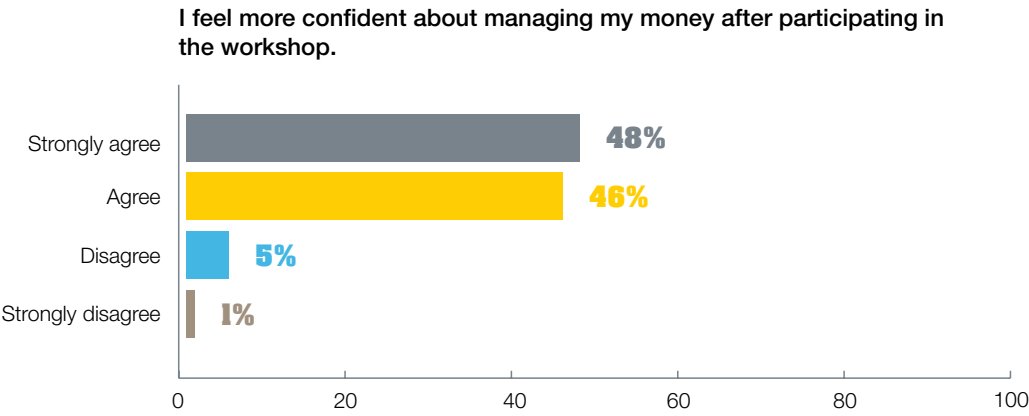
Topics about saving taught students new ways to form better habits, and gave them tools to set saving goals (including opening special saving accounts).

“Made me think about opening a separate bank account for my savings that I can’t touch ... separate bank account I can’t use.”
Student, Golden Grove High School, SA

“We got a great insight on the future, like how we should use our money now so then we can be better in the future.”
Student, Aitken College, VIC

SELF-EFFICACY

In surveys immediately after workshops, 94 per cent of students agreed or strongly agreed that they were more confident due to taking part in Start Smart workshops.



Increasing confidence was a recurring theme in focus groups, supporting the findings relating to outcomes in this domain. Students drew clear links between learning about money in the Start Smart workshops and feeling more confident.

“It kind of makes me more confident to deal with your money after you have learnt about it, what to do with it from the session.”
Student, Homebush Boys High School, NSW

In post-workshop student responses, 41 per cent of students said they had shared things they had learnt in the session with their parents within the month after attending a workshop.

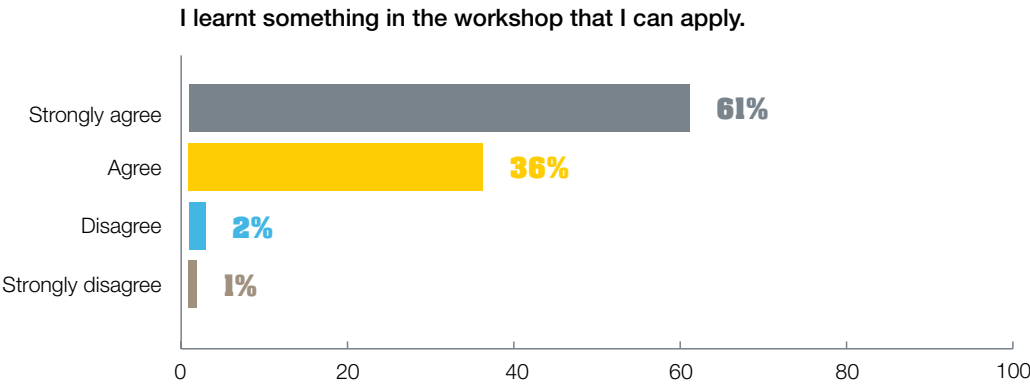
The finding that students were continuing the conversation post-workshop – often at home – was reinforced during focus groups. Here students suggested that the program was the catalyst to talk about financial matters in the family setting.

“I’ve been recounting what’s been happening when we have family talks over dinner ... get the family talking.”
Student, Golden Grove High School, SA

The ‘ripple effect’ of learning could be explored further.

BEHAVIOURAL INTENT

In surveys immediately after workshops, 97 per cent of students agreed or strongly agreed that they had learnt something they could apply to their own lives.



The focus groups provided very strong supporting evidence that the sessions were translating into behavioural intent (and on some occasions, actual behaviour change). These intentions and changes manifested in several ways.

For instance, students reported accessing resources that facilitators referred to during workshops, such as www.fairwork.gov.au.

“Having knowledge that there is a site I can go to if there is any problem, if I hadn’t been paid the right amount or not getting payslips, I can contact them ... I would have been frustrated [without Start Smart] wouldn’t have known about the site. I knew there was some site out there ... so Start Smart helped me out.”
Student, Homebush Boys High School, NSW

Many students from the focus groups who said they were acting differently claimed they were saving more. In particular, they were planning their savings for the future, and in some cases had defined savings goals.

“I was checking what I was spending my money on, I was seeing how much I was getting paid, thinking twice before I bought something.”
Student, Northern Beaches Christian School, NSW

“I think I actually went through my bank account and saw where I was spending my money, how stupid some of the stuff was and I was able to save more money because I realised I didn’t need so much stuff that I had been buying.”
Student, Northern Beaches Christian School, NSW

“Yeah I just thought it was really inspiring ... I thought of how much money I could save if I don’t buy some stuff.”
Student, Northern Beaches Christian School, NSW

DISCUSSION

The data produced strong evidence that the secondary program was having a positive effect on students across the four domains of attitude, knowledge, self-efficacy and behavioural intent.

Further, direct questioning of students one to six months after they attended a workshop provided evidence that the program inspired specific positive behavioural changes. These included encouraging ongoing conversation with parents, motivating students to access further resources (especially relating to rights at work), and improving saving and spending habits.

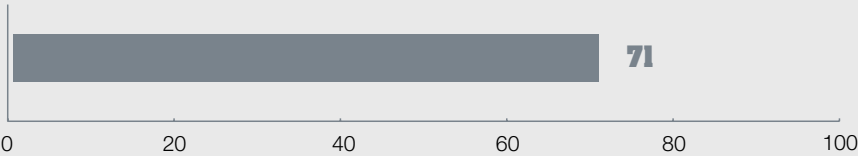
However, as with the primary program, there were limits (based on the data) in our ability to know how long the effect would last and what other factors could influence the results.

SATISFACTION AND QUALITY MEASURES

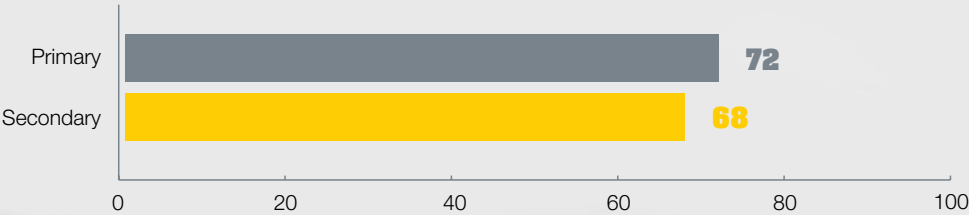
Across both primary and secondary school programs, all measures associated with satisfaction were outstanding. Overwhelmingly, students and teachers found the program to be of high quality, engaging, relevant and useful.

This section of the report gives a brief overview of the key measures.

Overall Start Smart Teacher NPS.



Industry average education sector NPS.



OVERALL SATISFACTION

Net Promoter Score (NPS) is a measure developed to help benchmark client satisfaction across products, programs, companies and industries. It functions by asking users how likely they would be to recommend the product in question to a friend or colleague.

Teachers clearly value the Start Smart program, which consistently received a high NPS from teachers at primary and secondary schools we visited.

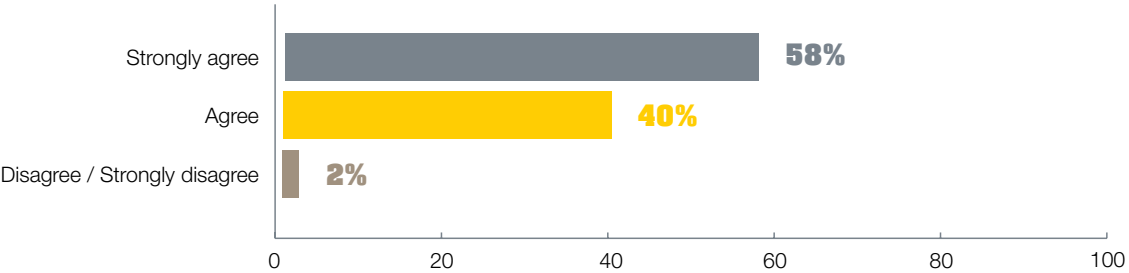
Teachers’ NPSs were very high (NPS=71) compared with the overall average international NPS of 44². The NPS of 71 was well above the ‘all industry’ average and slightly above the education sector average NPS of 68.

By comparison, the hotel industry average NPS is 39, internet providers’ average NPS is 2 and the average NPS of department stores is 58.

Measures of satisfaction with specific aspects of program quality support the finding that teachers and students were real advocates and supporters of Start Smart.

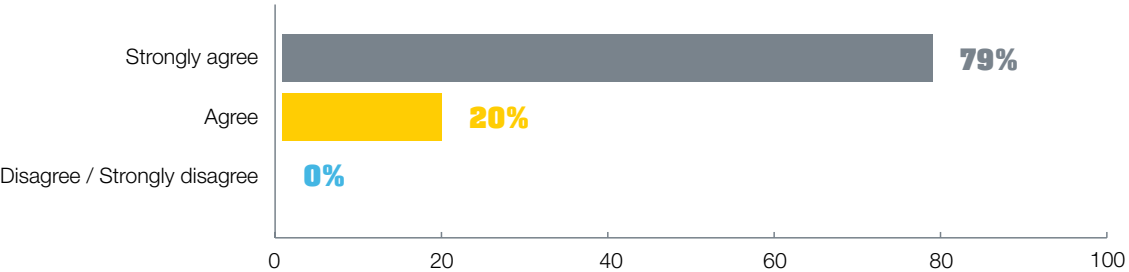
98% of students agreed or strongly agreed that the workshop they attended was engaging.

The workshop was engaging.



79% of teachers strongly agreed and 20 per cent agreed that their students enjoyed the workshops.

The students enjoyed the workshop.



²NPS Benchmarks 2016 Report <https://npsbenchmarks.com/>

What people think about START SMART

“... I think it’s important for programs like that [Start Smart] to run so kids know where it’s more important to spend money...”

Student,
Northcote High School, VIC

“... teachers teach about investing ... from mathematical perspective, but Start Smart put it in the words the students understand.”

Teacher, NSW school

“... it was pretty interesting what he had to say about saving ...”

Student,
Homebush Boys School, NSW

“If it’s a part of the curriculum, it’s a priority.”

Teacher, NSW school

“... I wouldn’t have learnt about investing any other way.”

Student,
Northern Beaches Christian School, NSW

“This is beyond commerce, this is financial literacy... that’s life skill ...”

Teacher, VIC school

WHY DO PEOPLE LIKE START SMART?

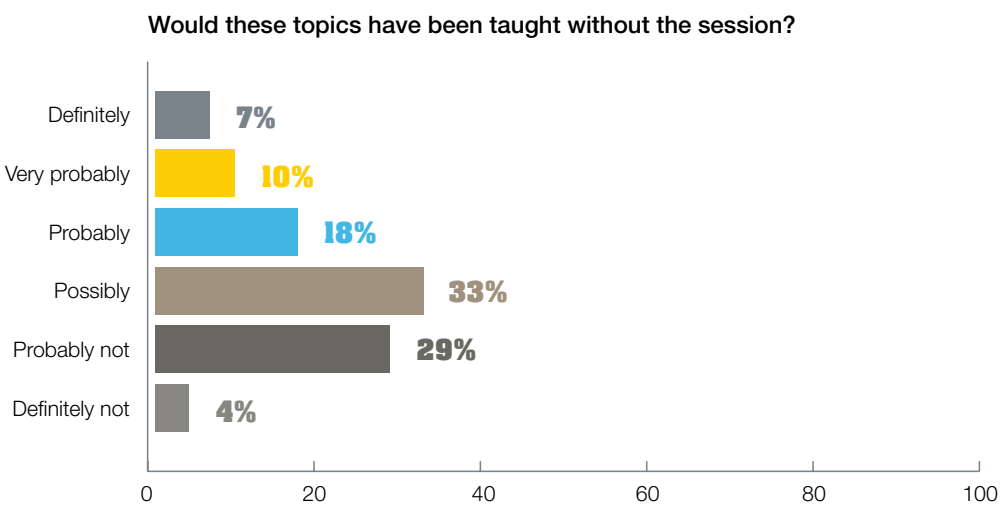
It is important to acknowledge that while Start Smart aims to influence four specific variables affecting behaviour – attitude, knowledge, self-efficacy and behavioural intent – teachers and students noted it had a number of other important roles and contributions.

In this section of the report, we briefly look at some other aspects of the program that teachers and students considered so valuable.

START SMART ENSURES THESE TOPICS ARE TAUGHT WHEN IT’S POSSIBLE, OTHERWISE THEY WOULD NOT BE

A recurring theme in both student and teacher focus groups was that Start Smart played an important role in addressing a topic that may not otherwise have been addressed.

In surveys immediately after workshops, teachers said schools were not committed to teaching financial literacy. Sixty-one per cent of teachers would not commit to teaching these topics in school without Start Smart.



Students in focus groups recognised the importance of learning financial literacy, and felt that the program was particularly valuable if they were not studying related subjects at school. They said it should be mandatory for all grades.

“A lot of kids ... they don’t know how to spend their money wisely ... they can’t manage their money properly so I think it’s like important for programs like that to run so kids know where it’s more important to spend money and where it’s not so important.”
Student, Northcote High School, VIC

“I wouldn’t have learnt about investing any other way.”
Student, Northern Beaches Christian School, NSW

“It’s an opportunity to... reinforce the message.”

TEACHER, NSW SCHOOL



TEACHERS ARE ABLE TO USE START SMART IN A VARIETY OF WAYS THAT ARE USEFUL TO THEM

Feedback from teachers suggested that schools had very different reasons for undertaking the Start Smart program, and use it in different ways.

These uses include (but are not limited to):

- Supporting their existing teaching plan with external content.
- Providing workshops to all students.
- Providing workshops specifically for business students, to extend their learning.
- Embedding it into the welfare streams for particular year groups.

START SMART ELEVATES THE IMPORTANCE OF THE ISSUE

When we asked teachers where financial literacy sat on their school's list of priorities, all but one school we visited said it was either low or at the bottom of the list. In all but one school, we also found no mention of financial literacy in any year's work plans or in school strategies for learning outcomes.

This is an important finding, as there is an assumption that because the curriculum covers the topics around financial literacy, that financial literacy is being taught in schools. However, just because something is in the curriculum does not mean it is being taught, and we found financial literacy was not being integrated meaningfully in most schools we visited.

TEACHERS (AND STUDENTS) SEE REAL VALUE IN HAVING AN EXTERNAL PERSON DELIVER THE CONTENT

A common theme of the focus groups was the value of having an external presenter deliver the content.

Participants in the teacher focus groups believed that it was better to have external financial literacy teachers so that students would engage more with the content.

“It’s an opportunity to get an outside expert to talk about these topics and reinforce the message.”

Teacher, NSW School

“It provides an external voice ... things that I feel I need to use in reallife, which has been really, really valuable and because it does not come from the teacher but from that external source. Kids kind of see it as something special.”

Teacher, NSW School

It was hard to separate this finding from feedback showing the quality of the facilitator played a huge part in the level of engagement. Facilitators aimed to build strong rapport with students and deliver the content at their level in a highly relatable way. Students felt like the facilitators wanted to be there, and they were very enthusiastic to participate in more sessions.

“One of the instructors made jokes along the way, it was kind of down to our level, could really communicate with us, it was pretty interesting what he had to say about saving.”

Student, Homebush Boys High School, NSW

“Unique ability to talk as if he was only talking to you, to multiple number of people, as if an individual conversation with him but everyone else was also there ... he was cool.”

Student, Golden Grove High School, SA



CONCLUSION

Start Smart is the largest in-school face-to-face financial education program of its kind in the world.

Evidence indicates that both teachers and students are highly satisfied with the program and see it as being valuable, useful and relevant. Qualitative research confirms the program is used by different teachers in different ways, but all see it as playing an important role.

There is evidence to suggest that Start Smart is having an effect across the four target variables of attitude, knowledge, self-efficacy and behavioural intent. Evidence from pre- and post-workshop measurements shows that many students are increasing their knowledge, sharing what they've learnt with others and considering broader behaviour change.

The results drawn from teachers' observations of student learning support this conclusion. However, from the data, it is difficult to unambiguously conclude that the behaviour change is attributable solely to the program. As the program continues to grow and evolve, it is important that evaluation methods evolve with it. This will provide deeper and richer insights into what works, what doesn't work, and how to improve Start Smart.

We will develop new approaches to measurement that allow more granular analysis of the impact of the program on each of the four target variables at the individual student level. In the longer term, implementing systems for longitudinal measurement of behaviour change that could be correlated with the changes in the four variables would provide a valuable contribution to the evidence base for financial capability interventions.

Overall, teachers and students indicate that Start Smart provides valuable financial education to the next generation of Australians, filling a gap that could otherwise remain empty.

APPENDIX - METHODOLOGY

Start Smart used a mixed-method approach in surveying large n samples. We correlated the results with in-depth qualitative analysis of smaller n samples.

To ensure the timely delivery and conclusion of each workshop, two students and one teacher were selected to complete a survey immediately after the event. Procedures were in place to maximise the randomness of those who participated.

We approached schools to become partnership schools, which would engage in testing students before and after workshops. They also needed to be open to participating in student and teacher focus groups. The schools included had held the highest number of sessions in the previous three years and had strong relationships with the program or individual facilitators. The schools were segmented across states to ensure we evaluated the same ratio across Australia.

Evaluation is embedded in program design and is part of our facilitators’ daily workflow. We strongly believe that this ensures we collect data regularly and ensures we maintain strong relationships with our most important stakeholders, the schools we deliver in.

This approach ensures evaluation, not performance management. We want to know that our program works, the changes it brings among students and how we can have a greater positive effect. Therefore, we report on an aggregate level, which means we do not track individual students or facilitators who deliver the program. This provides maximum data protection for students, and allows facilitators to feel like they are part of the evaluation team and are not the evaluated. Finally, this ensures we adhere to the guidelines set out in the NHMRC Guidelines: National Statement on Ethical Conduct in Human Research.

DATA COLLECTION TOOLS

- Student survey two weeks before workshop (n=2,689)
- Student survey immediately after workshop (n=18,113)
- Teacher survey immediately after workshop (n=8,690)
- Teacher survey one day after workshop (n=503)
- Student survey four weeks after workshop (n= 954)
- Student focus groups (n=123)
- Teacher focus groups (n=55)

The evaluation of Start Smart is representative of the geographical area in which we deliver the program, and of the schools and students who experience it.