



FORWARD- THINKING FINANCIAL EDUCATION

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)



LIFE IS FULL OF UNCERTAINTIES.

Personal finance doesn't have to be one of them.

The National Endowment for Financial Education® (NEFE®) is the leading private nonprofit 501(c)(3) national foundation dedicated to inspiring empowered financial decision making for individuals and families through every stage of life. Through increased understanding of personal financial issues, everyone can enjoy better, more secure and more satisfying lives.

WE HAVE A LONG HISTORY OF MAKING A DIFFERENCE

NEFE evolved from the College for Financial Planning®, a Denver-based nonprofit that served as the nation's first financial-planning educational institution. The College helped define the concept of financial planning and establish the profession through the creation of the CERTIFIED FINANCIAL PLANNER™ certification.

As the College grew, diversified and advanced its interaction with the public, its trustees and management recognized a critical need for ongoing educational efforts that could provide reliable, impartial financial information to consumers, particularly the underserved. To meet that need, the trustees created the National Endowment.

With more than a quarter-century of dedication to the public good, NEFE continues its legacy of service with commitment to providing financial education and practical information to people at all financial levels.

OUR FUNDING—NEFE is independently funded by its own endowment and operates as a noncommercial entity free from financial ties to other organizations. NEFE's endowment was established with the proceeds of the sale of the College for Financial Planning and related transactions in 1997. Additional growth is realized only through investment of the endowment's assets; NEFE does not accept funding from government or corporations, and does not raise revenue through the sale of products or services. All NEFE resources are provided free of charge.



LEADING THE FIELD AND BUILDING KNOWLEDGE

To understand and meet the changing financial education needs of Americans, NEFE joins forces with thought leaders across the country and worldwide to help move financial capability forward.

Convening Experts

► www.nefe.org/convenings

A crucial first step in cultivating financial education themes and topics is evaluating their current state. NEFE conducts think tanks and commissions working groups of collaborators and specialists in the financial literacy community to communicate and facilitate progress by assessing work to date and generating ideas for future research and programs.

Contributing to Advancements

► www.nefe.org/publicpolicy

Because NEFE observes the ever-evolving personal finance landscape and is acutely aware of how each change affects consumers, we are compelled to comment on financial literacy topics through public policy and government. NEFE has provided testimony to and worked with a variety of decision-making entities, in nonlobbying roles, including the:

- Federal Deposit Insurance Corporation
- President's Advisory Council on Financial Capability
- U.S. Department of Education
- U.S. Department of the Treasury
- U.S. House of Representatives
- U.S. Senate

Briefing Influencers

► www.nefe.org/pressroom

By providing media with relevant, targeted story ideas and press resources that cover financial topics, and by aiding journalists in their efforts to understand events affecting the economy and personal finance, NEFE strives to provide practical, reliable and unbiased financial education to members of the public.

Facilitating Discovery

► www.nefe.org/research

Through our support of rigorous behavioral economic research, NEFE seeks evidence of what works and knowledge gaps in the field in order to evaluate the effectiveness of current programs and lay the groundwork for future programs. The research grants we provide to like-minded educational institutions and foundations generate extended insight into Americans' lives, while shorter-term public polling gives us a snapshot of specific financial attitudes and behaviors experienced by multiple audiences throughout the country.

► toolkit.nefe.org

Since success measurement is important for any education program, NEFE encourages financial educators to routinely evaluate their own initiatives. To help, NEFE provides the Financial Education Evaluation Toolkit®, designed to help financial educators understand evaluation concepts and efficiently use them so they can document the impact of their programs on learners.



NEFE helps increase understanding of personal financial issues.

NEFE PROGRAMS AND PARTNERSHIPS

Designed to help people make informed, thoughtful and beneficial financial decisions that are aligned with their values.

All NEFE programs and materials are free of charge.

We partner with noncommercial organizations to ensure we provide only objective and credible information through our programs, and we continually evolve with the changing financial climate, technological advancements and societal trends to meet consumers' shifting needs.

IN THE CLASSROOM

Investing in the future by reaching students right where they learn.

WORKING WITH EDUCATORS TO ENSURE ALL STUDENTS ARE MOST LIKELY TO SUCCEED

High School Financial Planning Program® (HSFPP) ▶ www.hsfpp.org

NEFE's flagship High School Financial Planning Program (HSFPP) has promoted financial literacy to high school teachers and students for more than 25 years. By providing an award-winning, noncommercial financial education curriculum—complete with free classroom materials and lesson plans—the HSFPP has reached more than 7.6 million students in more than 93,000 classrooms across the country.

NEFE built the HSFPP around seven core competencies that have been proven to improve financial knowledge, behavior and confidence in students. We continually update these competencies to correlate with national and state education standards.



NEFE offers free classroom materials and lesson plans.

MEETING COLLEGE STUDENTS ONLINE TO EASE TRANSITION INTO REAL WORLD

CashCourse® ▶ www.cashcourse.org

A customizable online tool for universities and colleges, CashCourse offers a wealth of financial education resources for schools and their students. Through worksheets, calculators, quizzes, videos and articles, CashCourse provides students the resources to build the financial skills they need to get through college and prepare for their future financial lives.

Participating schools can brand their CashCourse website with their school's logo and color scheme, and add an extra Web page to house the school's own resources and content. CashCourse also provides workshop kits, PowerPoint® presentations, instructional materials and marketing tools for schools to promote the use of the program on campus.



NEFE PROGRAMS AND PARTNERSHIPS

WORKING THROUGH OTHERS

Addressing unique needs with collaboration.

SUPPORTING COMMUNITIES BY AIDING THE EXPERTS

Financial Workshop Kits for Professionals

► www.financialworkshopkits.org

Financial Workshop Kits serves as a one-stop shop for financial planning professionals, social services caseworkers, financial educators and various community volunteers interested in facilitating financial education workshops and counseling sessions in their communities. NEFE created this website to help facilitators overcome the preparation barrier that often makes speaking to specific audiences an overwhelming task.

To ensure the resources cover a variety of financial education opportunities, NEFE developed numerous workshop kits targeted for frequently addressed audiences such as victims of domestic violence, people with disabilities and homeless individuals. For each audience, the website includes a scripted teaching plan with handouts, a PowerPoint presentation and other related teaching tools.

HELPING THE UNDERSERVED THROUGH THE PEOPLE THEY TRUST

Strategic Programs and Alliances

► www.nefe.org/spa

NEFE collaborates frequently with leading national organizations such as:

- American Cancer Society®
- American Indian College Fund
- American Red Cross
- Dress for Success
- Goodwill Industries®
- Habitat for Humanity®
- The Salvation Army

These collaborations allow NEFE to reach underserved audiences more directly with a team-oriented approach.

NEFE first identifies segments of society that could benefit from financial education, such as minority populations, youth, people faced with health conditions and those going through other tough financial life challenges. Then, NEFE collaborates with organizations with direct access to these individuals—partners that can leverage our joint efforts by helping shape, deliver and promote the program or project.



NEFE reaches underserved audiences more directly with a team-oriented approach.

NEFE CONSUMER WEBSITES

Because sometimes one of the biggest financial challenges is knowing where to turn for answers.

Our consumer websites are free, noncommercial and frequently updated to ensure that we provide credible, reliable information to consumers.

COVERING FINANCIAL CHALLENGES FOR EVERY STAGE OF LIFE

Smart About Money

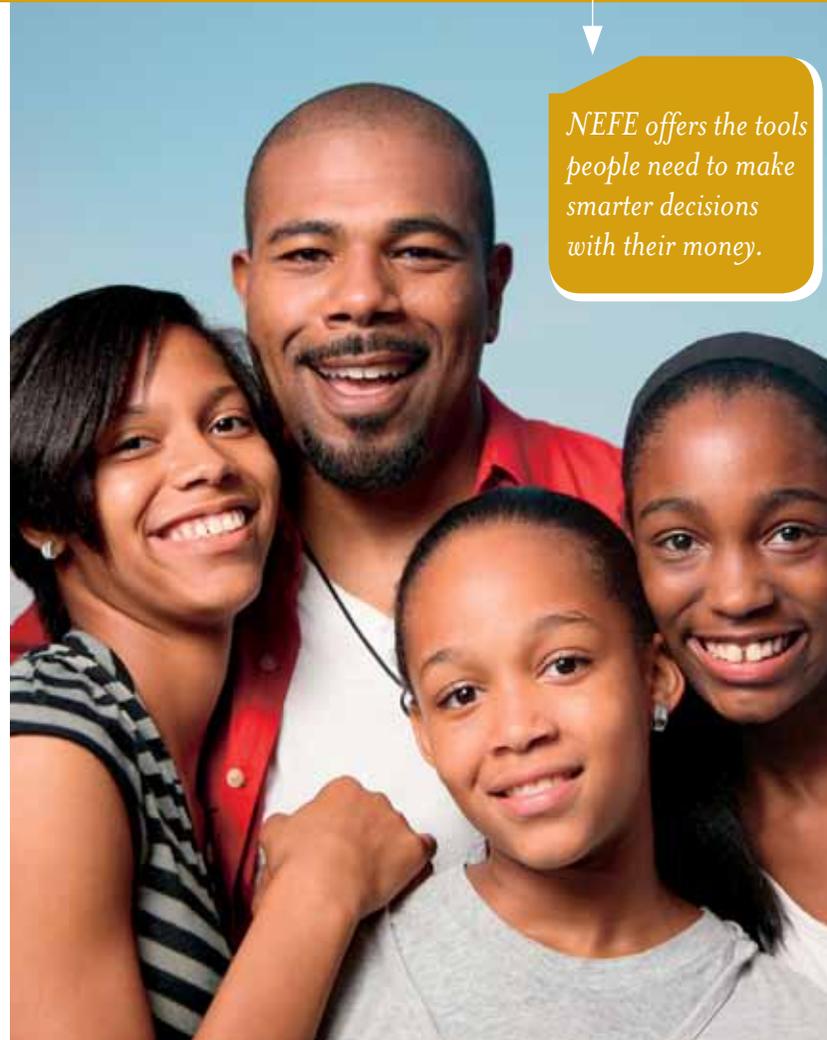
► www.smartaboutmoney.org

Consumers from all walks of life can use this website to find practical articles, financial calculators, quizzes, worksheets, money-saving tips, discussion forums and other valuable resources to help answer commonly asked questions and provide courses of action for various economic situations.

Smart About Money covers topics related to making financial decisions through life's ups and downs. Help topics include:

- Preparing for or managing a home purchase
- Getting married or divorced
- Having children
- Saving for a college education
- Changing or losing a job
- Caring for an elderly parent
- Recovering from an economic crisis

Smart About Money expands on these topics in its Resource Library, which houses hundreds of downloadable, noncommercial, reviewed booklets and articles from NEFE and its partners.



NEFE offers the tools people need to make smarter decisions with their money.

SHOWING AMERICANS HOW TO MAKE WHAT THEY HAVE LAST

My Retirement Paycheck

► www.myretirementpaycheck.org

My Retirement Paycheck grabs Americans before they retire to help them optimize their financial support throughout retirement. Whether website users have saved a lot or a little for retirement, this resource helps individuals considering retirement make wise decisions based on the assets they have.

Through this website, NEFE helps consumers answer important questions about such interrelated retirement issues as:

- Deciding how long to continue working and when to collect Social Security
- Determining the value of a home
- Paying for medical care
- Managing savings and assets

LEARNING FROM THE PAST TO CHANGE THE FUTURE

Spendster

► www.spendster.org

Spendster serves as a confessional for everyday Americans to answer the question: "Why did I buy that?" NEFE's YouTube™-like community website encourages users of all ages and financial backgrounds to share stories and videos of their impulse buying, overspending or just plain wasting money.

Website visitors can view entertaining stories from other Americans in the same spending boat and find tools—such as calculators, quizzes, worksheets and decision maps—to help them prevent overspending in the future.



YOU'RE NEVER TOO YOUNG OR TOO OLD TO LEARN HOW TO BE SMARTER WITH YOUR MONEY.

From elementary school to retirement, NEFE is committed to delivering financial education throughout consumers' lives.



PRERETIREMENT AND RETIREMENT – MY RETIREMENT PAYCHECK

- Offers tools and information for making smart decisions around retirement, allowing people to learn how they can support themselves using the resources they already have



WORKPLACE, ADULTS AND FAMILY – SMART ABOUT MONEY AND FINANCIAL WORKSHOP KITS

- Gives individuals of all backgrounds and incomes financial tools, information and courses of action for various economic situations to help support them throughout life's financial events
- Provides materials and tools to professionals so they can reach underserved groups and offer financial education to their communities



COLLEGE AND YOUNG PROFESSIONALS – CASHCOURSE

- Offers resources for students and young adults to succeed financially
- Extends an online resource that helps students build the financial skills they need to get through college and prepare for their future financial lives



GRADES 8-12 – HIGH SCHOOL FINANCIAL PLANNING PROGRAM

- Equips students with a basic financial education curriculum that meets standards in all 50 states
- Lays groundwork for youth to begin making wise financial decisions, leads them to financial independence and allows them to develop responsible behaviors that help them reach their goals



YOUTH AND FAMILIES TO ADULTS AND AGING AMERICANS – GRANTS AND RESEARCH

- Provides funding for research grants that benefit Americans from school age through retirement
- Directs and supports behavioral research that outlines the financial capability needs of various communities

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION, 1331 17th Street, Suite 1200, Denver, CO 80202

303-741-NEFE (303-741-6333)

www.nefe.org

To connect with NEFE on social media, visit www.nefe.org/socialmedia.

