



“TOOLS FOR SUCCESS” WEBINAR SERIES FOR ASSETS FOR INDEPENDENCE GRANTEES

Enhancing your Financial Education Program

March 12, 2013



Connecting to Audio

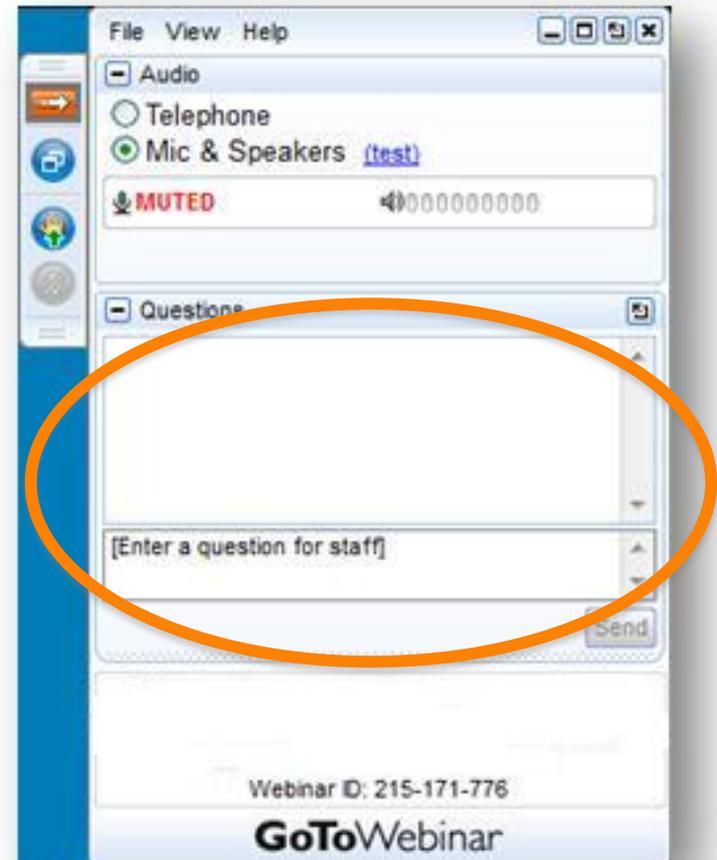
- Having trouble dialing in?
 - Just listen on your computer!
 - Connect your speakers or a headset to your computer.
- **Having technical difficulties? Contact jimmy.crowell@idaresources.org**

Housekeeping

- This webinar is being recorded.
- A transcript and link to the recording will be available 2 weeks after the webinar.
- The webinar will last for 1 hour.
- **Having technical difficulties? Contact jimmy.crowell@idaresources.org**

Housekeeping

- All webinar attendees are muted to ensure sound quality.
- Use the question box in your webinar Control Panel to ask questions at any time.



Not an AFI grantee yet?

- Assets for Independence (AFI), which is administered through the Office of Community Services (OCS) at the U.S. Department of Health and Human Services, provides federal funding to community-based nonprofits and government agencies for Individual Development Accounts (IDAs).
- To learn more about applying, visit www.idaresources.org
- Upcoming Orientation Session:

Prospective Grantee Webinar: Preparing a Successful Application

Thursday, March 28, 2:00 – 3:00 PM EST

Register at www.idaresources.org

Your Moderator

- **Jimmy Crowell**

AFI Resource Center



The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

Your Guest Speakers

Mary “Jeannette” Schultz
**Project Manager of Strategic
Programs and Alliances**



www.nefe.org



Brent A. Neiser, CFP®
**Senior Director of Strategic
Programs and Alliances**



The National Endowment for Financial Education is . . .

- A nonprofit, noncommercial, independent, 501©(3), self-funded, private foundation based in Denver Colorado.

NEFE inspires empowered financial decision-making for individuals and families through every stage of life.



NEFE Overview

We Serve . . .

- youth up to retired adults
- particularly “underserved”
- people in difficult or unusual life circumstances

We Provide . . .

- Grants for research about the field of financial literacy
- Resources for consumers, educators, and facilitators

We Partner with . . .

- Habitat for Humanity
- American Indian College Fund
- American Red Cross
- Dress for Success
- Generations United
- Others . . .



NEFE REACHES CONSUMERS



PRE-RETIREMENT AND RETIREMENT

my retirement paycheck



WORKPLACE, ADULTS AND FAMILY

SmartAboutMoney.org

Dedicated to your financial well-being

NEFE'S FINANCIAL WORKSHOP KITS

Free Resources to help you teach money management skills



COLLEGE AND YOUNG PROFESSIONALS



CashCourse

Define your finances. Define your future.



GRADES 8-12

NEFE High School Financial Planning Program



GRADES K-8

GRANTS AND RESEARCH





NEFE OVERVIEW

- BODY OF WORK (PROGRAMS)
- RESEARCH
- COLLABORATIONS
- CONNECTIONS

ACCELERATE, STIMULATE, GROUND

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)





YOUR ROLE IN A COMMUNITY

- LEADER
- TEACHER
- FACILITATOR
- CONVENER/CONNECTOR
- SUBJECT MATTER EXPERT

NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)



FINANCIALWORKSHOPKITS.ORG

- Workshops indexed against 10 categories
 - Aging
 - College Series
 - Diversity
 - General Financial Education
 - Health & Disability
 - Human Services
 - Low Income
 - Special Situations
 - Workplace
 - Youth

The screenshot shows the homepage of Financial Workshop Kits. At the top left is the NEFE logo. The main header reads "FINANCIAL WORKSHOP KITS" with a tagline "Free resources to help you teach money management skills". Below this is a navigation menu with links for "GETTING STARTED", "WORKSHOPS", "NEFE TOOLS", and "CONTACT US", along with a search bar. The main content area features a large image of four diverse young people. On the left, a green callout box titled "40 Money Management Tips" describes a workshop based on NEFE's publications. Below this are three menu items: "TRANSITIONAL HOUSING", "FAMILY MONEY SKILLS", and "YOUR SPENDING YOUR SAVINGS". On the right, a "HOT TOPICS" section lists "CHILDREN WITH DISABILITIES" and "COLLEGE SERIES", each with a brief description and a right-pointing arrow. At the bottom right of this section is a yellow button that says "SIGN UP FOR OUR E-NEWSLETTER".

Are you dedicated to helping people manage their finances?

Financial Workshop Kits can help you reach out to your community by providing the tools and resources needed to deliver financial education information to underserved audiences.

Whether you are a financial planning professional, social services professional, community volunteer, financial educator, or human resources professional, Financial Workshop Kits provides a level of focus and specialization that you can use to be more comfortable, more efficient, and more effective in your work.

WHAT ARE YOU LOOKING FOR?

- Tools for Financial Planning Professionals
- Tools for Social Services Professionals
- Tools for Community Volunteers

FINANCIAL WORKSHOP KIT AUDIENCES



NEFE Financial Workshop Kits

Workshops

- Former Inmates
- Domestic Violence
- Addiction
- Income Savings and Assets
- Living with MS
- Transitional Housing
- Family Money Skills
- Saving Through Tax Refunds
- Military Personnel
- Your Spending Your Savings Your Future
- 40 Money Management Tips
- Children with Disabilities

FINANCIAL WORKSHOP KITS • Free Resources to help you teach money management skills

ABOUT US | GETTING STARTED | WORKSHOPS | NEFE TOOLS | CONTACT US

WORKSHOP KITS FOR UNIQUE AUDIENCES

The people you serve face unique financial circumstances and challenges. With this in mind, we've created customizable workshop kits that are focused on varied—yet specific—audiences. Use the nine main topic areas below to find the resources that would be most useful to you based on the income level, stage of life, or unique situations for your community audience.

SPECIAL SITUATIONS Help people deal with unique life circumstances involving unexpected loss or frequent moves. Learn More	GENERAL FINANCIAL EDUCATION Help people build financial capability through a basic approach to money management. Learn More	AGING Help older adults prepare for and navigate the financial issues that occur later in life. Learn More
HUMAN SERVICES Help varied underserved audiences take control of their finances and move toward a stable future. Learn More	WORKPLACE Help employees improve their knowledge and financial security through workplace financial education. Learn More	YOUTH Help young people gain money management skills and financially prepare for college and their future. Learn More
LOW INCOME Help low-income individuals become financially empowered by maximizing their limited assets. Learn More	HEALTH AND DISABILITY Help people affected by health and disability issues navigate their finances. Learn More	DIVERSITY Help people with diverse backgrounds and unique challenges build financial capability. Learn More

HOT TOPICS

CHILDREN WITH DISABILITIES
Parents of children with disabilities face many unique financial challenges. You can help. Our workshop kit makes it easy. >

COLLEGE STUDENTS
Are you focused on providing financial education to college students? Choose from eight workshop kits designed to help you share money management topics with students. >

SIGN UP FOR OUR E-NEWSLETTER

[Tweet](#) [Recommend](#)

RECOMMEND A NEW PRESENTATION

SERVICE
Privacy Policy
Terms of Use
Sitemap
Contact Us

NAVIGATE
Get Started
Workshop Kits
NEFE Tools
Contact Us

NEFE PORTALS
NEFE
Smart About Money
My Retirement Paycheck
CashCourse
Spender

CONNECT WITH US
[Facebook](#) [Twitter](#)
National Endowment for Financial Education
1331 17th Street, Suite 1200
Denver CO 80202



NEFE Financial Workshop Kits College Series

The screenshot displays the NEFE Financial Workshop Kits website. The header includes the NEFE logo and navigation links: ABOUT US | GETTING STARTED | WORKSHOPS | NEFE TOOLS | CONTACT US. Below the header is a search bar. The main content area is titled "WORKSHOP KITS FOR UNIQUE AUDIENCES" and features a grid of nine categories, each with a brief description and a "Learn More" link:

- SPECIAL SITUATIONS**: Help people deal with unique life circumstances involving unexpected loss or frequent moves.
- GENERAL FINANCIAL EDUCATION**: Help people build financial capability through a basic approach to money management.
- AGING**: Help older adults prepare for and navigate the financial issues that occur later in life.
- HUMAN SERVICES**: Help varied underserved audiences take control of their finances and move toward a stable future.
- WORKPLACE**: Help employees improve their knowledge and financial security through workplace financial education.
- YOUTH**: Help young people gain money management skills and financially prepare for college and their future.
- LOW INCOME**: Help low-income individuals become financially empowered by maximizing their limited assets.
- HEALTH AND DISABILITY**: Help people affected by health and disability issues navigate their finances.
- DIVERSITY**: Help people with diverse backgrounds and unique challenges build financial capability.

On the right side, there is a "HOT TOPICS" section with two featured items:

- CHILDREN WITH DISABILITIES**: Parents of children with disabilities face many unique financial challenges. You can help. Our workshop kit makes it easy. >
- COLLEGE STUDENTS**: Are you focused on providing financial education to college students? Choose from eight workshop kits designed to help you share money management topics with students. >

Below the hot topics are social media buttons for "SIGN UP FOR OUR E-NEWSLETTER", "Tweet", and "Recommend", along with a "RECOMMEND A NEW PRESENTATION" button.

The footer contains four columns of information:

- SERVICE**: Privacy Policy, Terms of Use, Sitemap, Contact Us
- NAVIGATE**: Get Started, Workshop Kits, NEFE Tools, Contact Us
- NEFE PORTALS**: NEFE, Smart About Money, My Retirement Paycheck, CashCourse, Spendster
- CONNECT WITH US**: National Endowment for Financial Education, 1331 17th Street, Suite 1200, Denver CO 80202

- Budgeting: Keeping Track of Your Money
- Budgeting for Life After Graduation
- Dealing with Debt
- Money Management: Actions You Can Take Today



Financial Workshop Kit

- Tools to enhance effectiveness
- Customizable programs and presentations
 - Content
 - Delivery
- Each workshop consists of
 - Presentation
 - Script (facilitator's guide)
 - Handouts
 - Other resources
 - FAQs
 - Relevant information for audiences

FINANCIAL WORKSHOP KITS • Free resources to help you teach money management skills

GETTING STARTED | WORKSHOPS | NEFE TOOLS | CONTACT US

40 Money Management Tips

Based on one of NEFE's most popular publications, this workshop helps young people learn how to take control of their money instead of letting their money take control of them.

TRANSITIONAL HOUSING

FAMILY MONEY SKILLS

YOUR SPENDING YOUR SAVINGS

HOT TOPICS

CHILDREN WITH DISABILITIES
Parents of children with disabilities face many unique financial challenges. You can help. Our workshop kit makes it easy. >

COLLEGE SERIES
Are you focused on providing financial education to college students? Choose from several workshop kits designed to help you share money management topics with students. >

SIGN UP FOR OUR E-NEWSLETTER

Are you dedicated to helping people manage their finances?

Financial Workshop Kits can help you reach out to your community by providing the tools and resources needed to deliver financial education information to underserved audiences.

Whether you are a financial planning professional, social services professional, community volunteer, financial educator, or human resources professional, Financial Workshop Kits provides a level of focus and specialization that you can use to be more comfortable, more efficient, and more effective in your work.

WHAT ARE YOU LOOKING FOR?

- Tools for Financial Planning Professionals
- Tools for Social Services Professionals
- Tools for Community Volunteers

AGREEMENT

The content on this site may be used only for non-profit, non-commercial educational purposes. You must agree to the Content License terms to download or use the content on this site. By clicking the “I Agree” button below, you acknowledge that you have read and agree to the Content License Agreement.

I AGREE

HANDOUT

Establish a Reserve Fund Worksheet

Consider your situation. What changes will you have to make in your life if you are deployed or called to active duty? What costs are associated with those changes? What additional expenses could you or your family encounter? One way to ease the potential financial strain is to establish a reserve fund. Use this worksheet to help you determine how much money you should set aside.

Expense	Monthly Cost
Child-care and caregiver costs for single parents and married couples deployed at the same time <i>Include money to be paid to caregiver, money needed to pay for transportation to get children to the caregiver, and any additional costs children might face living with a caregiver.</i>	\$
Child-care and caregiver costs for married couples <i>Include any amount to be paid for childcare that you do not currently pay. Include extra money to ease stress on your spouse.</i>	\$
Income difference <i>If you know that your military pay will be less than your civilian pay, list the difference here.</i>	\$
Health-care cost difference <i>Do you know if health-care insurance will cost more or less every month while you are on active duty?</i>	\$
Other costs <i>Include any other expenses not covered above.</i>	\$
Total Monthly Cost <i>Add up the costs you entered for the items listed above</i>	\$
Total Amount Needed in Reserve Fund* <i>Multiply the Total Monthly Cost by the number of months you will be away from home to find the Total Amount Needed in your Reserve Fund.</i>	\$

*Try not to be discouraged or scared by the amount. Instead, start saving today! Review your spending plan and look for additional ways to decrease your spending and increase your saving. Take it one day at a time and you'll be surprised at the progress you make



RESOURCES

Military Personnel

Life in the U.S. military means a life of mobility, and learning to manage money successfully can help servicemen and women better deal with the uncertainties they face every day. Use this workshop to teach them and their families how to plan financially for deployment. Topics cover military-specific financial issues to give them economic stability in a changing world.

FAQS	Presentation Materials	Resources
------	------------------------	------------------

Related NEFE Resources

- [Your Spending Your Savings Your Future \(PDF\)](#)
- [Wealth Care Kit \(PDF\)](#)
- [Money & Mobility: - SaveAndInvest.org - Military Center - Deployment & PCS](#)
- [Spendster](#)

Helpful Tools for Presenters

- [NEFE Evaluation Toolkit](#)

Resources to Share with Your Audience

- [Smart About Money – Economic Survival Tips](#)

Workshops

Addictions

The Road to Financial Recovery



Addictions

People with addictions—whether to alcohol, drugs, gambling, shopping, food, or other things—often feel out of control. Making the decision to face their addiction is the first step in moving beyond a life defined by it. Help individuals stay on track with this workshop, which covers attitudes about money, getting out of debt, rebuilding credit, recognizing scams, and discerning wants from needs.

Domestic Violence

Gaining Financial Self-Sufficiency



Domestic Violence

Abuse is found among women and men regardless of social class, age, ethnicity, and location. Economic control in an abusive relationship takes many forms, and gaining financial self-sufficiency can be the difference between staying in or leaving a violent relationship. This workshop covers building a modest financial foundation and making plans for the future, which are crucial skills you can impart to individuals so they are empowered to make informed, responsible financial decisions to reestablish their lives.

Workshops

Military Money Management

Planning Financially for Deployment



Military Personnel

Life in the U.S. military means a life of mobility, and learning to manage money successfully can help servicemen and women better deal with the uncertainties they face every day. Use this workshop to teach them and their families how to plan financially for deployment. Topics cover military-specific financial issues to give them economic stability in a changing world.

Transitional Housing

Moving to a More Secure Future



Transitional Housing

Homelessness can affect anyone at any stage of life. Many people are just a few paychecks away from homelessness, so natural disasters, large unexpected medical expenses, credit problems, and job loss can leave people instantly homeless with limited resources for rebuilding their homes or their lives. This workshop helps you teach basic money management skills as well as the steps to move from transitional housing to rental housing, all of which can lead to a more secure future.

Workshops

Family Money Skills

Basic Tools for Financial Success



Family Money Skills

Providing basic tools for financial success is an important step to help improve the lives of low-literacy populations. Success is heightened when parents and children learn together and support one another in making smart, beneficial money decisions. This workshop provides the tools to help families openly discuss money matters and gain the critical life skills needed to make smart financial choices. Key content includes understanding wants versus needs, setting savings goals, earning money, shopping wisely, planning, and banking.

Income, Savings, & Assets

Achieving Financial Stability



Income, Savings, and Assets

Many families of limited means rely heavily on credit, which racks up debt and causes significant stress and financial hardship. You can help these families achieve financial stability by teaching practical strategies to increase income, build savings, and gain assets.

Workshops

Saving through Tax Refunds

Reach Savings Goals



Saving Through Tax Refunds

Help low- and moderate-income individuals and families get the most out of their annual tax preparation. This resource is designed to help you educate and encourage taxpayers to take an active role at tax time in a way that motivates them to reach their savings goals such as purchasing a car, planning for college, or starting an emergency fund through special tax credits and refund opportunities.

40 Money Management Tips

Every College Student Should Know



40 Money Management Tips

The financial decisions young adults make during college might involve a few bucks or thousands of dollars. It's not always easy for them to know what the best choices are when moving beyond life with parents or guardians and toward their own financial self-sufficiency. This workshop helps young people learn how to take control of their money instead of letting their money take control of them, and is based on one of NEFE's most popular publications: *40 Money Management Tips Every College Student Should Know*. Topics covered include organizational tips, checking accounts, financial aid, dorm life, apartments, credit and debt, and saving and investing money.

Workshops

Living With MS

Alleviating Financial Concerns



Living with MS

In the United States, more than 400,000 people live with Multiple Sclerosis—an unpredictable condition that can lead to significant life changes and financial hardship. This resource provides an opportunity for you to help those with MS alleviate deep financial concerns by learning the basics of financial planning, managing debt, and exploring work accommodations and government programs.

Children With Disabilities

Facing Financial Challenges



Children with Disabilities

There are seven million children with special needs in the United States and their parents face a unique combination of financial challenges. Not only must they meet the day-to-day stresses and expenses of caring for a child with a disability as well as plan for that child's lifetime-care needs, they also must provide for the financial needs of the rest of the family. This workshop helps you teach such topics as organizing financial records, managing money, preparing income taxes, and dealing with estate planning.

Workshops

Your Spending Your Savings

Guide to Financial Readiness



Your Spending Your Savings

Money management skills are important for everyone, regardless of their current financial condition or what financial mistakes they've made in the past. Based on NEFE's publication *Your Spending, Your Savings, Your Future: A Beginner's Guide to Financial Readiness*, this workshop emphasizes a basic approach to spending, saving, and planning and will help you provide tools for learners so they can achieve financial stability.

Current Workshop Kits Topics

- 40 Money Management Tips Every College Student Should Know
- Addiction
- Children with Disabilities
- College Series (3 Workshops)
- Domestic Violence
- Family Money Skills
- Former Inmates
- Income, Savings and Assets
- Living with MS
- Military Personnel (Deployment)
- Saving Through Tax Refunds
- Transitional Housing
- Your Spending, Your Savings, Your Future

Scheduled 2013 FWK To Be Deployed

- Chronic Illness and Personal Finances (ACS)
- College Series (4 Workshops)
- Evaluation Tool Kit
- First-time Homebuyers for Low Income Population (Habitat) (Borrowing – Loan Options)
- Foreclosure
- Gear Up: Money Basics for Youth
- Making Adoption an Affordable Option (Adoption Exchange)
- Money and College for Native Americans (AICF)
- Nontraditional Employment & Your Money (Goodwill Industries)
- Spendster (spending)
- Women and Money: Anchoring Your Finances (DFS – Dress for Success)

Late 2013/Early 2014 FWK in Development

- Case Management Tools & Blueprint: Community-Based Financial Education
- Economic Survival Tips
- Habitat (Risk & Protection)
- Managing Utility Bills (NFFN)
- Money Learning: Connecting Generations (Generations United)
- My Retirement Paycheck (Retirement Series - 10 Workshops)
- National College Transition Network (Non-traditional college students)
- National Council of La Raza (Auto Financing)
- Problem Gambling

Workshop Kit Topics Not Currently Scheduled

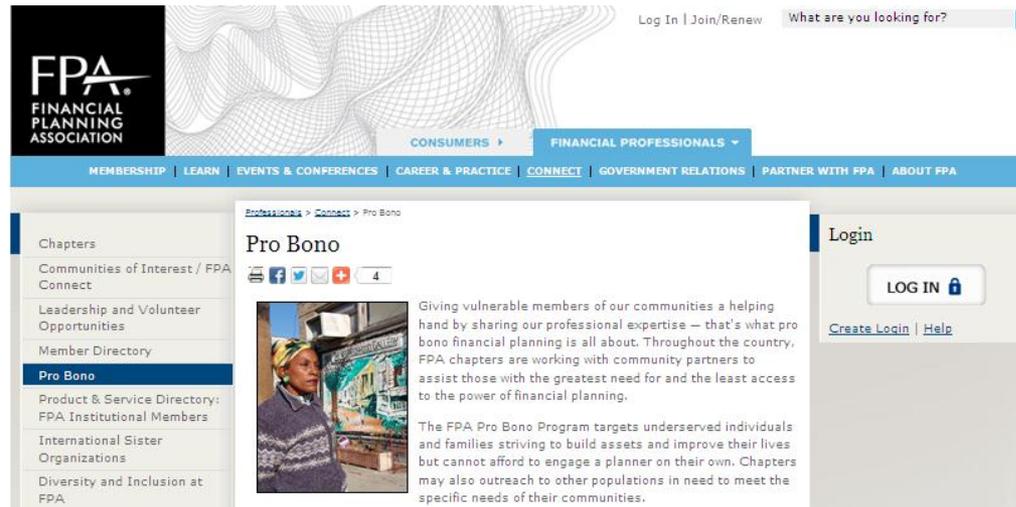
- Adult Financial Mentoring (Salvation Army) (Faith-based financial mentoring)
- Disasters: Financial Preparation and Recovery (American Red Cross/AICPA)
- Financial Counseling (La Raza)
- Gear Up - One for middle school teachers and another one for HS teachers
- Hospice and Palliative Care (NHPCO)
- Low Income Seniors (NCOA)
- Managing Adult Disabilities (PACER, etc.)
- Money as you Grow (Beth Kobliner)
- Money Resolution Strategies (financial counseling/coaching)
- Rental Housing Workshop
- Retirement TLC
- Smart About Money
- Women and Retirement (WISER)

Outreach – Illustration/Link



FINANCIAL WORKSHOP KITS
..... www.financialworkshopkits.org
helping YOU help OTHERS

The leading source for training and presentation materials to instill trusted financial education to those in need. All resources are completely free provided by the National Endowment for Financial Education (NEFE).



Log In | Join/Renew | What are you looking for?

FPA
FINANCIAL PLANNING ASSOCIATION

CONSUMERS | FINANCIAL PROFESSIONALS

MEMBERSHIP | LEARN | EVENTS & CONFERENCES | CAREER & PRACTICE | **CONNECT** | GOVERNMENT RELATIONS | PARTNER WITH FPA | ABOUT FPA

Chapters
Communities of Interest / FPA Connect
Leadership and Volunteer Opportunities
Member Directory
Pro Bono
Product & Service Directory: FPA Institutional Members
International Sister Organizations
Diversity and Inclusion at FPA

[Professionals](#) > [Connect](#) > Pro Bono

Pro Bono

[Print](#) [Facebook](#) [Twitter](#) [LinkedIn](#) [Google+](#) [4](#)



Giving vulnerable members of our communities a helping hand by sharing our professional expertise — that's what pro bono financial planning is all about. Throughout the country, FPA chapters are working with community partners to assist those with the greatest need for and the least access to the power of financial planning.

The FPA Pro Bono Program targets underserved individuals and families striving to build assets and improve their lives but cannot afford to engage a planner on their own. Chapters may also outreach to other populations in need to meet the specific needs of their communities.

Login

LOG IN

[Create Login](#) | [Help](#)

Outreach – Financial Workshop Kits



- FPA Chapter Leaders Conference (Broomfield, CO)
- Webinars
- E-newsletter (Quarterly)

Outreach: E-Newsletter

NeFe

FINANCIAL WORKSHOP KITS • Free resources to help you teach money management skills

GETTING STARTED | WORKSHOPS | NEFE TOOLS | RETIREMENT TLC | CONTACT US

40 Money Management Tips

Based on one of NEFE's most popular publications, this workshop helps young people learn how to take control of their money instead of letting their money take control of them.

TRANSITIONAL HOUSING

FAMILY MONEY SKILLS

YOUR SPENDING YOUR SAVINGS

HOT TOPICS

CHILDREN WITH DISABILITIES
Parents of children with disabilities face many unique financial challenges. You can help. Our workshop kit makes it easy. >

COLLEGE SERIES
Are you focused on providing financial education to college students? Choose from several workshop kits designed to help you share money management topics with

SIGN UP FOR OUR E-NEWSLETTER ▶

Are you dedicated to helping people manage their finances?

Financial Workshop Kits can help you reach out to your community by providing the tools and resources needed to deliver financial education information to underserved audiences.

WHAT ARE YOU LOOKING FOR?

- Tools for Financial Planning



FINANCIAL WORKSHOP KIT/SURVEY OF NEFE TOOLS

NEFE Tools

- Smart About Money
- My Retirement Paycheck
- Retirement TLC
- Life Values Quiz
- NEFE Financial Education Evaluation Toolkit®
- NEFE High School Financial Planning Program® (HSFPP)
- CashCourse®
- Spendster

SmartAboutMoney

www.smartaboutmoney.org

The screenshot shows the SmartAboutMoney website interface. At the top left is the logo "SMART ABOUT MONEY". To the right are navigation links: "Forgot Password", "About SAM", and "Contact Us", followed by a search bar. Below these are "Login" and "Sign Up" buttons. A main navigation bar contains "Your Money", "Tools & Resources", "Hot Topics", and "Resource Library". The main content area features a large image of a woman looking at a laptop. Below the image is the heading "Financially Fit in 2013" and a paragraph of text. To the right of the image is a promotional box with the text "10 Basic steps to help you get started and get smart about your money" and a right-pointing arrow. Below this is a section titled "I'd like help on:" with two dropdown menus. The first dropdown is set to "--Choose One--" and the second is also set to "--Choose One--". Below the second dropdown, the text "Saving for child's education" is visible. The website is displayed within a browser window frame.

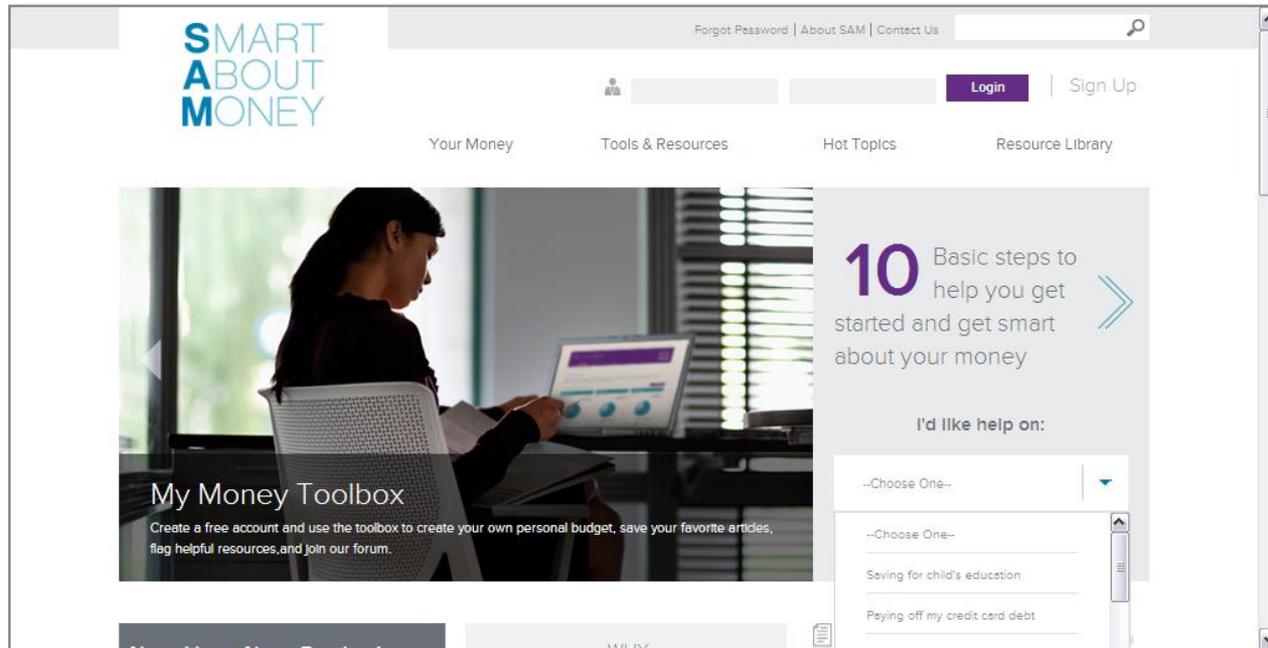
SmartAboutMoney

www.smartaboutmoney.org

The screenshot shows the homepage of SmartAboutMoney. At the top left is the logo "SMART ABOUT MONEY". To the right of the logo are links for "Forgot Password", "About SAM", and "Contact Us", along with a search icon. Below these are "Login" and "Sign Up" buttons. A navigation bar contains "Your Money", "Tools & Resources", "Hot Topics", and "Resource Library". The main content area features a large image of a smiling man with the title "My Retirement Paycheck" and a sub-headline: "Whether you have saved a lot or a little for retirement, make the money you have go further by making informed decisions across eight interrelated decisions areas. My Retirement Paycheck shows you how." To the right of the image is a call-to-action box with the text "10 Basic steps to help you get started and get smart about your money" and a right-pointing arrow. Below this is a section titled "I'd like help on:" with a dropdown menu currently showing "--Choose One--". Below the dropdown are two radio button options: "Saving for child's education" and "Paying off my credit card debt".

SmartAboutMoney

www.smartaboutmoney.org



spendster.org
Impulsive purchases. Wasteful spending. Show us your stuff.

home about us blog tools contests

Help A Friend WIN \$50

Show us your friend's wasteful spending habit, and you **both** could be rewarded! [ENTER HERE](#)

confessions:

Where does all my money go? Have you ever wasted money on something and then wished you hadn't? Spendster showcases people's stories of impulse buying, overspending, or just plain wasting money on stuff they don't need. Check out their video confessions, and submit your own story of buying stuff that's cluttered up your life.

	1,593 views A 4 year old is concerned with her parents spending habits.
	0:47 257 views Help my sister from shopping too much
	1:0 358 views

Search

HELP A FRIEND

[ENTER THE SPENDSTER HELP A FRIEND SWEEPSTAKES HERE!](#)

Need to go to confession? [Join the conversation.](#)

Want to clear the clutter from your life? [Listen to Litter Man.](#)

NEFE High School Financial Planning Program (hsfpp.org)

The screenshot shows the homepage of the NEFE High School Financial Planning Program. At the top left is the logo "NEFE HIGH SCHOOL FINANCIAL PLANNING PROGRAM". To the right are navigation links: "Contact", "Login", "Site Map", a search bar with "GO", and a main menu with "About the Program", "Get Involved", "Get Materials", and "Resources". The main banner features a smiling young woman in a school hallway holding a folder. The text on the banner reads: "Taking charge of my future" in large teal letters, followed by "I learned how to create **my:** budgets financial plan, savings plan investing plan." and an orange "Learn More" button. At the bottom left, there is a "NEWS" icon and the text "NEFE Announces Sweepstakes for Students". At the bottom right, there is a "STATE INFO!" icon.

CashCourse

www.cashcourse.org/lite

CashCourse
Define your finances. Define your future.

CashCourse Home | How to Enroll in CashCourse | Who We Are | Case Studies | Testimonial

rss feed | e-newsletter

What Is CashCourse?

CashCourse® provides financial education resources for colleges. It's online, it's free, it's noncommercial, and it's brought to you by The National Endowment for Financial Education® (NEFE®) - the only nonprofit foundation dedicated to improving the well-being of all Americans.

Benefits

- 1 CashCourse can help your students:
 - » Build money management skills
 - » Survive in a tough economy
 - » Prepare for success!
- 2 Customizable Web site - provides easy access to financial resources for your students.

View

CashCourse
Define your finances. Define your future.

YOUR LOGO HERE

Home | Most Popular Topics | About | Use Us In | Budget Wizard | Custom Tab

It's easy

1

Workshop & More

CashCourse Offers:

- [Workshop kits](#)
- [Marketing materials](#)
- [and financial education](#)
- [Using social media](#)

Financial Basics

- Budgeting & Financial Planning*
- Overseeing
- Banking Your Money
- Dealing with Debit & Credit Cards
- Raising Money & Family
- Protecting Your Credit
- Preventing Identity Theft
- Avoiding Quick Financial Fixes
- Setting Financial Goals
- Saving Money
- Planning to De-Risk
- Planning for Retirement

What's New?

What do you need to know about managing money? Take our quiz to find out!

What budget killer can pose the greatest threat to your wallet?

TAKE THE QUIZ

Resources

- Budget Wizard
- Financial Calculator
- Worksheets
- Games

Dictionary

Enter a word to define:

View Definitions by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Tips for Students

- [25 TIPS FOR PROTECTING PERFORMANCE](#)
- [25 TIPS TO STRETCH YOUR DOLLAR](#)

© Copyright 2013 CashCourse. All Rights Reserved. Who We Are | Privacy Policy | Terms of Use | Visit NEFE.org

- Free website providing students with financial education information for every stage of college life
- University-based system; over 700 schools enrolled
- School's branding can be integrated into site
- Additional resources are available to school administrators
- High school version: www.cashcourse.org/prep

The screenshot shows the homepage of myretirementpaycheck.org. At the top left is the logo "my retirement paycheck" in green and blue. To the right are navigation links: "How Your Paycheck Works | Who We Are | Contact Us" and a search bar with the text "search". Below the logo is a large banner image of a smiling couple. Overlaid on the right side of the banner is a circular diagram with eight icons representing different financial topics: a credit card, a piggy bank, a house with a dollar sign, a graduation cap, a house, a classical building, a briefcase, and a padlock. Below the banner is a dark blue navigation bar with white text: "WORK | SOCIAL SECURITY | HOME & MORTGAGE | INSURANCE | RETIREMENT PLANS | SAVINGS & INVESTMENTS | DEBT |". Below the navigation bar is a main content area with two columns. The left column has a heading "Explore Your Retirement Decisions" and subtext "Eight aspects of your life work together to make up your retirement paycheck. Select an Icon to Learn More". Below this are two links: "Who We Are" and "How Your Paycheck Works". The right column has a heading "How do I best use the value of my house in retirement?" and subtext "A house is not a retirement plan! It may be your biggest asset, but housing prices fluctuate: You still need other forms of savings." Below this is a "Read All" link.

my retirement paycheck

How Your Paycheck Works | Who We Are | Contact Us

search

Explore Your Retirement Decisions
Eight aspects of your life work together to make up your retirement paycheck.
Select an Icon to Learn More

WORK | SOCIAL SECURITY | HOME & MORTGAGE | INSURANCE | RETIREMENT PLANS | SAVINGS & INVESTMENTS | DEBT |

The National Endowment for Financial Education® (NEFE®) is a private, nonprofit, nonpartisan and noncommercial foundation wholly dedicated to improving the financial well-being of all Americans. NEFE® is committed to educating Americans on a broad range of financial topics and empowering them to make positive and sound decisions to reach their financial goals.

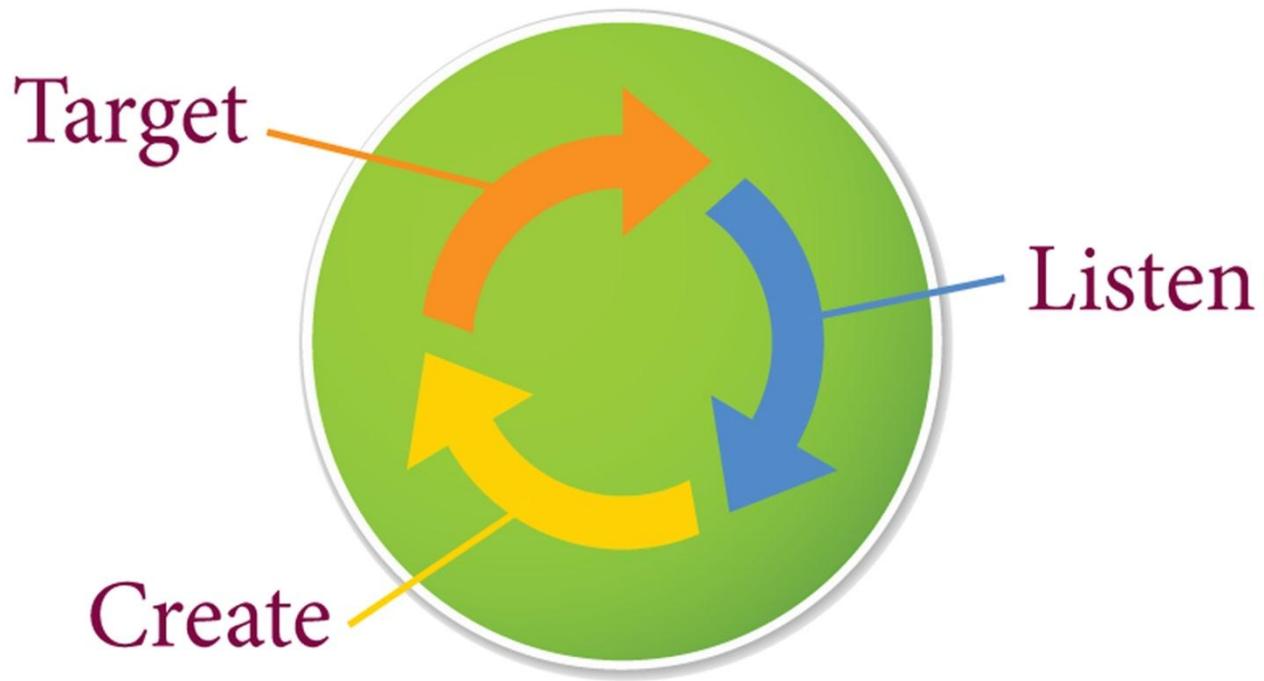
- Who We Are
- How Your Paycheck Works

How do I best use the value of my house in retirement?

A house is not a retirement plan! It may be your biggest asset, but housing prices fluctuate:

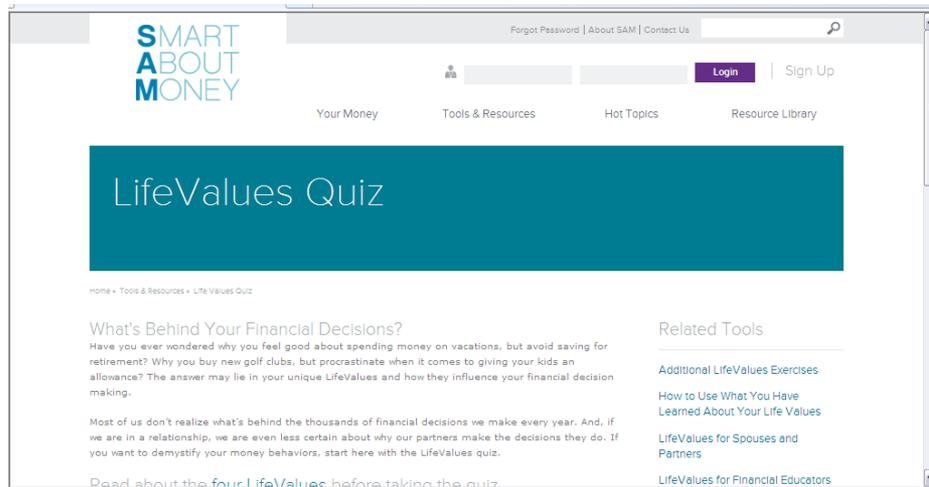
- You still need other forms of savings.

[Read All](#)



retirement *TLC*
the smarter way to increase
your participation

Smart About Money: Life Values for Financial Educators



- Developed with financial educators in mind
- Learn what influences and motivates your students' financial decision making
- Listen to their values
- Understand your students' individuality
- Tailor teaching to reflect students' values
- <http://www.smartaboutmoney.org/Tools-Resources/Life-Values-Quiz.aspx>

NEFE Evaluation Toolkit

toolkit.nefe.org

The screenshot shows the homepage of the NEFE Evaluation Toolkit. The header is green with the NEFE logo and navigation links: NEFE, Contact Us, Register, and Login. A search bar is also present. The main content area is yellow and features a 'Welcome to the Evaluation Toolkit' section with a sub-heading 'Document the impact your programs have on students!'. Below this, there is a paragraph explaining the toolkit's purpose and a list of two main parts: an evaluation manual and an easy-to-use evaluation creation tool. To the right, a 'Learn More' box contains three buttons: 'Login' (with a lock icon), 'Register' (with a 'join now!' icon), and 'Manual' (with a gear icon). The footer is green and contains contact information for the National Endowment for Financial Education, including the address (1331 17th Street, Suite 1200, Denver, CO 80202), phone number (303 741 6333), and copyright notice (© 2011 NEFE Evaluation Toolkit. All Rights Reserved. Privacy Statement, Terms Of Use).

- Innovative measurement tool
- Shows effectiveness of financial education programs
- Customization of pre- and post-event/activity surveys

Tools for Case Management

Case Management Related Tools for Social or Human Services

- Smart About Money
- Money Resolution Strategies (2 versions)
- Your Spending, Your Savings, Your Future
- NEFE Tools Overview
- Managing My Money (Community Action Partnership)
- Blueprint for Community-Based Financial Education



BLUEPRINT FOR COMMUNITY-BASED FINANCIAL EDUCATION IN COOPERATION WITH CATHOLIC CHARITIES USA



NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION (NEFE)



PART 1: BUILDING YOUR BLUEPRINT

- Determining Needs, Assessing Your Organization, and Choosing a Program Model
- Evaluating and Choosing a Curriculum
- Working with Partners and Volunteer
- Marketing, Funding, and Sustaining a Program
- Measuring Impact and Evaluation

PART 2: TRAINING OTHERS

- Preparing for Presentations
- Reviewing Learning Styles
- Understanding Adult Education Techniques
- Addressing Challenges

Financial Education Resources

NEFE FINANCIAL FOUR

Emergency Savings

Pay Yourself First

Time Value Of Money

Save 10 Percent

Savings Programs

Risks vs. Returns

Retirement Calculation

Understanding Goals

Financial Check-up

Debt Payoff Plan

Financial Personality

Maintenance

Family Communication

Understand Financial

Experience Change

Tax Time Planning

Adequate Insurance

Pull Credit Report

Have A Will

Workplace Benefits

Financial Documents

Life Insurance

Emergency Kit

Ensure Job Security

Live Within Means

Track Spending

Responsible Credit

Spend Wisely

Understand Income

Housing costs

Celebration Savings

Service Providers

CHAMPION:
FINANCIAL 4

FPA.
FINANCIAL
PLANNING
ASSOCIATION

Submit



NEFE High School Financial
Planning Program

NEFE'S FINANCIAL WORKSHOP KITS
Free Resources to help you teach money management skills



CashCourse
Define your finances. Define your future.

SmartAboutMoney.org
Dedicated to your financial well-being

my retirement paycheck

Other NEFE resources:

- www.hsfpp.org
- www.financialworkshopkits.org
 - www.spendster.org
 - www.cashcourse.org
- www.smartaboutmoney.org
- www.toolkit.nefe.org

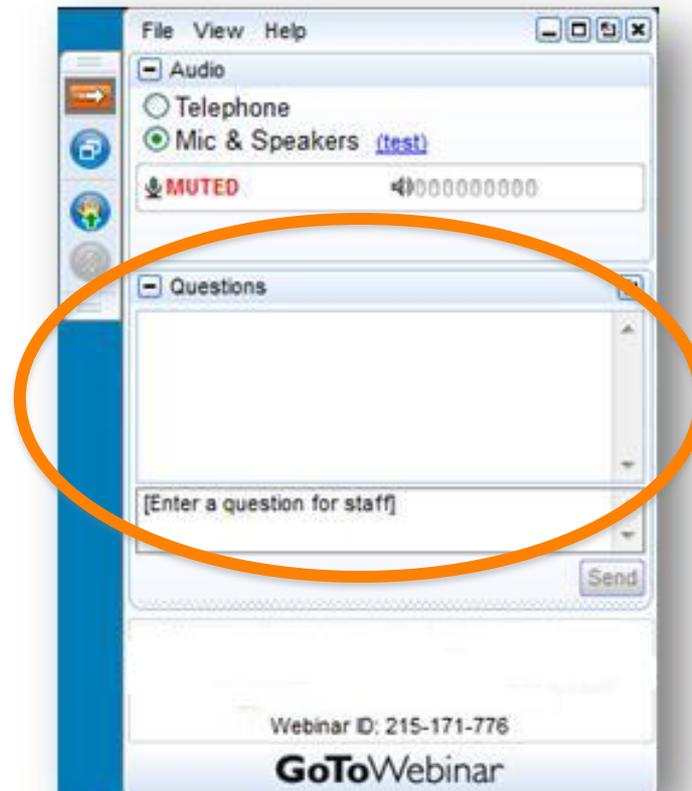


Contact

- **Mary “Jeannette” Schultz, MNM**
Project Manager, Strategic Programs and Alliances
National Endowment for Financial Education
jeh@nefe.org
(303) 224-3502
- **Brent A. Neiser, CFP®**
Senior Director, Strategic Programs and Alliances
National Endowment for Financial Education
ban@nefe.org
(303) 224-3501
- **www.nefe.org**



Questions?



Thank you!

Assets for Independence Resource Center

- AFI Resource Center:
 - 1-866-778-6037
 - info@idaresources.org
 - www.idaresources.org
- AFI Program Website:
 - www.acf.hhs.gov/assetbuilding