



Why are we donating online financial education to 1,000 employees of participating Wyoming businesses?

Poor Financial Literacy Costs Americans Trillions—

As the recent Great Recession has demonstrated only too clearly, the lack of financial literacy among Americans is a major problem. At its peak, consumers' weak financial knowledge about mortgages, consumer debt, personal financial management and retirement savings has directly led to the loss of more than **\$15 trillion** in personal wealth. Recognizing this, the government, philanthropic foundations, and private industry are spending billions of dollars on financial education, but with limited results.

The Set for Life Challenge Solution—

The **Set For Life (SFL) Financial Education Challenge** is explicitly focused on providing ONLINE FINANCIAL EDUCATION SOLUTIONS that directly address this major problem and which yield measurable and ground-breaking positive results. SFL's program provides high quality, effective and easy-to-understand financial education to participants at a low cost. Easily accessible and readily extensible, the "Challenge" program is available to participants from any browser.

Set For Life Information's Financial Education Challenge curriculum can be designed to address many key financial topics that confront consumers every day, including:

- Basics of Personal Finance
- Basics of Investing
- Basics of Investment Strategies
- Understanding Investment Risks
- Basics of Retirement Planning
- Investing in Mutual Funds
- Working with Financial Advisors
- Saving for College

Specifically designed for teaching financial literacy in a campaign format, our online delivery platform is the only one academically proven to maximize participation, increase financial knowledge, and produce positive behavioral changes in individual financial behavior. Campaigns can be co-branded or private labeled for Sponsors and topics can be tailored to fit Sponsor products and services.

Typical Challenge Results—

Using the program's built-in pre- and post-testing and surveys, and based on the results produced in recent pilot programs, the Challenge program is expected to show measurable improvements in knowledge, attitudes, and behavior, including:

- 20–40% improvement in participant knowledge as measured through pre- and post-testing
- 5–50% improvement in participant attitudes and behaviors such as improving financial well-being; setting investment goals; establishing a budget; and starting or increasing contributions to 401(K), IRA, or equivalent plans.

A High Value, High Visibility SPONSORSHIP Opportunity—

With our donation of 1,000 scholarships (our goal is 100 employers with at least 10 employees) of financial literacy training to the people of Wyoming, the SFL Challenge can be sponsor-branded for maximum brand punch. For prolonged effect, the program's length can be extended over a 60-90 day period (pre-campaign, campaign, post-campaign results and rewards).

As a sponsor of this financial literacy initiative, sponsors have the rare opportunity to establish a sponsor-branded ongoing annual/biannual financial education campaign benefit that will help re-chart our economic future.

Additional sponsorship benefits include:

- A valuable and tangible participant benefit that encourages customer/member acquisition and retention.
- Campaign topics can be easily customized to address topic areas that tie to sponsor products/services.
- Can be incorporated into community outreach programs.
- Can easily be integrated into sponsor's multi-media marketing programs.

To learn more about the SFL Financial Education Challenge, www.wyomingmoneysmarts.org