The Financial Fitness Challenge
Discover the Bottom Line Benefits of Financial Education
Administrative Housekeeping

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- Please submit questions via the question box in your webinar control panel.
The Financial Fitness Challenge
Discover the Bottom Line Benefits of Financial Education
Today’s Goals

Share best practices from 3+ years of work on award-winning educational research projects promoting financial education in the workplace.

Explain how you (or your clients) can benefit from up to $2.5M in scholarships available to provide financial education in the workplace.

Explain how you can get involved today!
Today’s Speakers

Lynn Gresham
Senior Editor,
Employee Benefit News
Employee Benefit Advisor

Joe Saari
Publisher / CEO
Precision Information
Educated Investor®

Sandy Coury
Project Manager
2013 Financial Fitness Challenge
Today’s Agenda

• Need for Financial Education
• Improving Financial Behaviors (Case Studies)
• Overview of the Financial Fitness Challenge
• How to Get Involved (100 scholarships for $25K)
• Appendix: Detailed Results of Prior Programs
Need for Financial Education

Average Americans score less than 55% on basic financial literacy tests*

67% feel they don’t know enough to make sound financial decisions*

82% of employees want employers to provide more financial education*

Sources: Jump$tart and Securities Industry Association Annual Surveys
Health Effects of Financial Stress

Financial stress is the leading cause of such unhealthy behaviors as …
(The American Psychological Association)

- smoking
- alcohol & drug abuse
- weight gain
Health Effects of Financial Stress

Americans with more debt also suffer more health problems including significantly higher rates of

- migraines
- ulcers
- back pain
- insomnia
- depression
- heart attacks
- high blood pressure

Source: Associated Press-AOL survey, 2008
Financial stress was shown to increase the risk of metabolic syndrome, which can lead to serious medical conditions such as diabetes, heart disease, high cholesterol and obesity. *(Diabetes Care)*

Some studies have indicated an indirect relationship between stress and certain types of cancers. *(The National Cancer Institute)*

High levels of financial stress and poor coping abilities double the likelihood of developing periodontal disease. *(Journal of Periodontology)*
$40 Billion
spent on financial education in US

$1 Billion
spent on workplace financial education
The Need for Financial Education

100 million employees

750,000 employers

The Need for Financial Education

Why Provide Education?

In order to be ERISA 404(c) compliant, companies that offer a 401(k) plan have a legal obligation to provide sufficient financial education to plan participants to help them make informed financial decisions.

The Need for Financial Education

100 million employees

750,000

employers

55% average score on basic financial literacy

The Need for Financial Education

100 million employees

750,000 employers

Key Employer Needs

Focused on ROI on $ spent
New fee disclosure rules in July

Risk mitigation / compliance
300% rise in lawsuits = $1M to settle

Financial stress costs billions
Costs up to $2000/employee per year

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  • Improving Financial Behaviors (Case Studies)
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  • Appendix: Detailed Results of Prior Programs
Challenge Employers and Employees

Challenge employees to invest one hour per week to learn about money

Measure results through pre and post-testing / surveys and research

The funding - made possible thanks to over $500K in grants by the IPT
Event-based online competition promotes employee engagement

- One online course per week over 10-week period
- Pre & post-testing to track $\Delta$ in knowledge / behaviors
- Employers and employees receive weekly reports
- Experienced program management and support
- User-friendly, easy to set up, and simple to use
Changing Financial Behaviors (2009-2012 Case Study)

Project Details:

• 3 YR project
• 300+ companies
• 12,000 employees
• Diverse sample
• 5 “campaigns”
• Utilized control groups
Academic Analysis: Results

Financial Literacy at Work

- 80% Participation Rates
- 40% Improvement in Knowledge
- 92% Want to Learn More

Significant Improvement in Behaviors

- Build a Budget
- Financial Plan
- Retirement Savings
- New Savings
- Decrease Debt
- Fewer Late Fees
- Financial Stress

Up to 50% improvements in behaviors
Company Background

Base Business:

About $500K in royalty revenue per year (License Tools / Content)

Niche high margin B2B publishing business)

Growth Opportunity:

We have re-invested $1.5 million of royalty revenue to pursue an exponential growth opportunity

Overview of Program

- 15 companies
- 2500 employees
- 10,000+ hours

¼ the cost

5x better results

Brought to you by:

XYZ Retirement Plan
Financial Fitness Challenge Results

Financial Literacy at Work

- 80% Participation Rates
- 30% Improvement in Knowledge
- 92% Want to Learn More

Significant Improvement in Behaviors

- Build a Budget
- Financial Plan
- Retirement Savings
- New Savings
- Decrease Debt
- Fewer Late Fees
- Financial Stress

Up to 70% improvements in behaviors
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The Methodology

Online Competition

Psychology

Financial Fitness at Work™
ONLINE COMPETITION DRIVES RESULTS

We recognize employers based on percentage of employees to participate

We reward employees based on positive improvements in knowledge + behavior
Organizational Awards

Gold Status of Achievement – 75% participation

Silver Status of Achievement – 50% plus participation

Bronze Status of Achievement – 25% plus participation
Certificate of Completion

presented to

Ruth Foster

of

City of Savannah

for the completion of the

Financial Fitness Challenge

August 27th, 2012
The Employee Dashboard

Investor Education in Your Workplace®

Learning Plan Home Page

- Saving and Investing: Reading Progress 100% Due May 18, 2012
- Personal Finance: TAKE PRE-TEST Due May 25, 2012
- Investing Basics: TAKE PRE-TEST Due June 01, 2012
- Investment Strategies: TAKE PRE-TEST Due June 08, 2012
- Retirement Planning: TAKE PRE-TEST Due June 15, 2012

Learning Plan Progress
Due: August 03, 2012
0 of 10 courses complete
Reading Progress Summary 10%

Welcome to the Investor Education in Your Workplace® program! Please enjoy your courses.

Note: The course due dates are recommendations only. If you fall behind schedule, simply complete a course that shows as overdue and you'll be fine, as long as you finish all courses by the program end date.
Providing Champions Tools

Robust reports to document compliance and drive results.
The Employee Experience

Basics of Personal Finance
- Personal Finance Basics
- The Cost of Money
- Compounding Interest
  - Introduction to Compounding Interest
  - Simple and Compound Interest
  - Make Compounding Work for You
- Compound Interest Formula
- Compounded Interest and Taxes
- Summary of Compounding Interest
- Deposit Accounts

COURSE: Basics of Personal Finance

COMPounding INTEREST

Make Compounding Work for You

Taking advantage of compound interest need not be a passive strategy on your part. The bigger your investment base, the more that time and math will conspire to build up your wealth. That is why investment advisors suggest taking advantage of time and a schedule of periodic investing. The results build on themselves.

Invest Often
Adding to your investments on a regular basis such as monthly or weekly can build your wealth quickly. The accumulation builds the base on which your interest is calculated. To stay on a schedule for periodic investing, some people take part in automatic investment plans, putting their deposit accounts and put into their chosen investment.

Reinvest Your Dividends
If you own shares in a stock or mutual fund, you receive dividends into more shares. This continues to build allowing you to compound your return. It's putting your new income to work for you.

Automatic Investment Plan
Any systematic method used to purchase assets on a regular schedule, usually involving direct payments from a financial institution or money market account.
Tracking Change in Knowledge

LEARNING PLAN HOME PAGE

COURSE: Basics of Personal Finance

Basics of Personal Finance

- Personal Finance Basics
- The Cost of Money
- Compounding Interest
  - Introduction to Compounding Interest
  - Simple and Compound Interest
  - Make Compounding Work for You
- Compound Interest Formula
- Compound Interest and Taxes
- Summary of Compounding Interest
- Deposit Accounts

Reinvesting your dividends helps you compound your earnings because it ______.

- Builds your investment base
- Increases your taxes
- Lowers risk

Progress for this Course

Due: August 03, 2011

Reading Progress Summary

32%

Now we will move on to Compound Interest Formula for the next point of discussion.

Plato

"But if you ask what is the good of education in general, the answer is easy; that education makes good people, and that good people act nobly."

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What Is the Financial Fitness Challenge?

What is the content in the program?

- Saving & Investing
- Investing Basics
- Investment Strategies
- Retirement Planning
- Mutual Funds
Campaign Details

Campaign Timeline and Details:

Timeline: Mar-July
Recommended Participants: All organization employees
Resources Required: Internal champion(s) (1hr per week)

Simple Four Step Process:

Step One
Build Excitement

Step Two
Encourage Participation

Step Three
Enjoy the coursework

Step Four
Celebrate and enjoy rewards!
The bottom line benefits for employees are abundantly clear. What about bottom line benefits for employers?

**Qualitative approach.** Over 500 exit surveys and 50+ interviews conducted with champions and participants.

**Quantitative approach.** Over 25,000 pre and post-tests, surveys, and use 3rd party tools to track results.
**Bottom Line Benefits: Qualitative**

**Increased Productivity and Morale**
100% of champions who responded to exit survey felt the program helped boost employee productivity and morale.

**Improved Confidence and Presenteeism**
Increase in confidence about financial issues helps employees keep their minds on their job (not worry about money).

**Improved Employee Satisfaction**
Champions received 100s of thank-you notes. Several dozen compelling “success stories” tied to actions taken.

**Less Stress → Higher Employee Engagement**
Champions mentioned employees felt appreciated, less stressed about money, and more engaged on the job.
**Bottom Line Benefits: Quantitative**

**Significant and Measurable Change in Well-Being**
Through nearly 2000 pre and post-exit surveys, we saw up to 100% improvement in employee confidence.

**What Does Available Research Tell Us?**
According to PFEEF research, typical improvements in well-being can translate to employer savings of up to $750 to $2000 per employee.

**Benefits to Employers of Improved Well-Being:**
1.) Increased employee productivity / morale
2.) Reduced turnover
3.) Reduce turnover
4.) Lower health care costs
Bottom Line Benefits: Quantitative

“Typical ROI on well-run financial education program is $3 for every $1 spent”

Personal Finance Employee Education Foundation

Available Research:
- Weighing the effects of financial education in the workplace (Edmiston et al., 2009):
- Relationship between financial stress and workplace absenteeism in credit counseling clients (Kim et al., 2006):
- Financial stress, pay satisfaction, and workplace performance (Kim & Garman, 2004):
News Coverage on the FFC Program

To learn more about the 2012 Financial Fitness Challenge program, read news stories at:

http://www.financialfitnesschallenge.com/why-participate/what-people-are-saying/
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✓ Improving Financial Behaviors (Case Studies)
✓ Overview of the Financial Fitness Challenge
  • How to Get Involved (100 scholarships for $25K)
  • Appendix: Detailed Results of Prior Programs
How to Get Involved

100 Scholarships for up to $25,000 each available in 2013

• Employers can apply to have up to 500 employees participate free of charge (a $50 value per employee = $25,000)

• Scholarships awarded on a first-come, first-served basis to qualified companies

• If accepted, companies will pay $995 setup fee (or get a sponsor to pay it for them)
## Program Schedule

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early registration</td>
<td>Dec 5, 2012</td>
</tr>
<tr>
<td>Final registration</td>
<td>Feb 15, 2013</td>
</tr>
<tr>
<td>Training complete</td>
<td>March, 2013</td>
</tr>
<tr>
<td>Employees participate</td>
<td>Mar-July, 2013</td>
</tr>
</tbody>
</table>
Benefits of Participation

100 scholarships for up to $25,000 each available in 2013

- **It is SIMPLE to participate**
  Online form to show interest takes one minute or less

- **Unbiased, independent and verifiable results**
  Up to 50% improvement in knowledge and behaviors

- **Be recognized as a leader**
  Extensive coverage through EBN

- **Opportunity to do deeper dive on ROI impact for you**
  At maximum cost of $995, the benefits are extraordinary
How to Get Involved

Apply Now! Early Bird Registration 12/5/12

- Visit [www.financialfitnesschallenge.com](http://www.financialfitnesschallenge.com)
- Contact [ffc@educatedinvestor.com](mailto:ffc@educatedinvestor.com) with questions

Employee benefit advisors also are encouraged to sign up to offer this program to their clients (up to 500 employees)
Contact Information

Joe Saari, CEO
Educated Investor®
Phone: 608-239-3574
joe@educatedinvestor.com

Lynn Gresham, Senior Editor
Employee Benefit News
Phone: 202-258-1797
lynn.gresham@sourcemedia.com

Sandy Coury
Financial Fitness Challenge
Project Coordinator
Phone: 510-599-0925
sandy@educatedinvestor.com
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- Appendix: Detailed Results of Prior Programs
Appendix: Detailed Results of Prior Programs

- Investor Education in Your Workplace® Details
- Financial Fitness Challenge Details
IEiYW® Coursework

One hour per week for 10 weeks. Available online 24/7.

| 1. Saving & Investing | 6. Retirement Planning |
| 2. Personal Finance   | 7. Retirement Plan Options |
| 5. Investment Risks  | 10. Putting It All Together |
IEiYW® Educational Research Model

2 weeks
- Short interactive online quiz & survey
  * 10-question quiz to get baseline knowledge
  * Online survey to track attitudes and behavior

10 weeks
- Complete 10 hours of online coursework
  * Average of one course per week
  * Pre- & post-tests + optional course evaluation

2 weeks
- Short interactive online quiz & survey
  * 10-question quiz to get baseline knowledge
  * Online survey to track attitudes and behavior
# Overall Program Results: IEiYW® Spring 2012

<table>
<thead>
<tr>
<th>State</th>
<th>Orgs</th>
<th>Participants</th>
<th>Courses</th>
<th>% Courses</th>
<th>Passed All 10</th>
<th>% Passed All 10</th>
<th>Graduates</th>
<th>Graduate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO</td>
<td>7</td>
<td>436</td>
<td>3969</td>
<td>91%</td>
<td>377</td>
<td>86%</td>
<td>346</td>
<td>79%</td>
</tr>
<tr>
<td>DC</td>
<td>6</td>
<td>167</td>
<td>1340</td>
<td>80%</td>
<td>115</td>
<td>69%</td>
<td>100</td>
<td>60%</td>
</tr>
<tr>
<td>IA</td>
<td>10</td>
<td>301</td>
<td>2430</td>
<td>81%</td>
<td>225</td>
<td>75%</td>
<td>216</td>
<td>72%</td>
</tr>
<tr>
<td>MI</td>
<td>18</td>
<td>509</td>
<td>4849</td>
<td>95%</td>
<td>470</td>
<td>92%</td>
<td>457</td>
<td>90%</td>
</tr>
<tr>
<td>OK</td>
<td>7</td>
<td>730</td>
<td>6078</td>
<td>83%</td>
<td>556</td>
<td>76%</td>
<td>527</td>
<td>72%</td>
</tr>
<tr>
<td>VT</td>
<td>13</td>
<td>482</td>
<td>4322</td>
<td>90%</td>
<td>410</td>
<td>85%</td>
<td>347</td>
<td>72%</td>
</tr>
<tr>
<td>WA</td>
<td>14</td>
<td>693</td>
<td>5908</td>
<td>85%</td>
<td>557</td>
<td>80%</td>
<td>532</td>
<td>77%</td>
</tr>
<tr>
<td>OVERALL</td>
<td>75</td>
<td>3318</td>
<td>28896</td>
<td>87%</td>
<td>2710</td>
<td>82%</td>
<td>2525</td>
<td>76%</td>
</tr>
</tbody>
</table>
## Overall Program Results: IEiYW® Spring 2012

### IEiYW® Spring 2012 Knowledge Improvement

<table>
<thead>
<tr>
<th>Course</th>
<th>Pre-test</th>
<th>Post-test</th>
<th>Delta</th>
<th>% Delta</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving and Investing</td>
<td>75.49</td>
<td>90.18</td>
<td>14.69</td>
<td>19.46%</td>
</tr>
<tr>
<td>Personal Finance</td>
<td>71.29</td>
<td>87.52</td>
<td>16.23</td>
<td>22.77%</td>
</tr>
<tr>
<td>Investing Basics</td>
<td>68.88</td>
<td>86.36</td>
<td>17.48</td>
<td>25.38%</td>
</tr>
<tr>
<td>Investment Strategies</td>
<td>65.64</td>
<td>88.94</td>
<td>23.3</td>
<td>35.50%</td>
</tr>
<tr>
<td>Investment Risks</td>
<td>66.55</td>
<td>89.25</td>
<td>22.7</td>
<td>34.11%</td>
</tr>
<tr>
<td>Retirement Planning</td>
<td>71.61</td>
<td>90.21</td>
<td>18.6</td>
<td>25.97%</td>
</tr>
<tr>
<td>Retirement Plan Options</td>
<td>56.60</td>
<td>85.51</td>
<td>28.91</td>
<td>51.08%</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>55.07</td>
<td>87.67</td>
<td>32.6</td>
<td>59.20%</td>
</tr>
<tr>
<td>Financial Advisors</td>
<td>72.27</td>
<td>90.94</td>
<td>18.67</td>
<td>25.83%</td>
</tr>
<tr>
<td>Putting It All Together</td>
<td>56.71</td>
<td>87.95</td>
<td>31.24</td>
<td>55.09%</td>
</tr>
<tr>
<td><strong>OVERALL</strong></td>
<td><strong>66.01</strong></td>
<td><strong>88.45</strong></td>
<td><strong>22.44</strong></td>
<td><strong>34.00%</strong></td>
</tr>
</tbody>
</table>
## Course Evaluation Survey IEiYW® Spring 2012

<table>
<thead>
<tr>
<th>Question</th>
<th>% to Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>After completing the course, I feel more knowledgeable about the topics presented.</td>
<td>90%</td>
</tr>
<tr>
<td>Moving back and forth through the course material was easy.</td>
<td>90%</td>
</tr>
<tr>
<td>The content in the course was fair and unbiased; it did not push or promote particular products or services.</td>
<td>92%</td>
</tr>
<tr>
<td>The course material covered was clear and easy to understand.</td>
<td>87%</td>
</tr>
<tr>
<td>The test questions were difficult.</td>
<td>66%</td>
</tr>
<tr>
<td>The test questions were fair.</td>
<td>89%</td>
</tr>
<tr>
<td>Compared to other online learning courses, I would rate my satisfaction of this course higher.</td>
<td>86%</td>
</tr>
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<td>I would recommend this course to other employees.</td>
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</tr>
<tr>
<td>Online learning is my preferred method of learning.</td>
<td>76%</td>
</tr>
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</table>
Change in Behavior: IEiYW® Spring 2012

50% Increase in the Number of Participants Who Are Keeping a Written Financial Plan

Before: 16%
After: 25%
Change in Behavior: IEiYW® Spring 2012

18% Increase in the Number of Participants Who Are Keeping a Written Budget

Before: 43%
After: 50%
Increase in Confidence Regarding Knowledge of Financial and Investing Topics

- Knowledge About Investing for Retirement: 98%
- Knowledge About Stocks and Bonds: 107%
- Knowledge Gained Outside of School on Personal Finance and Investing Topics: 37%
Appendix: Detailed Results of Prior Programs

✓ Investor Education in Your Workplace® Details

• Financial Fitness Challenge Details
## Overall Program Results: FFC Summer 2012

<table>
<thead>
<tr>
<th>Orgs</th>
<th>Participants</th>
<th>Courses</th>
<th>Course %</th>
<th>Passed ALL 5</th>
<th>Passed ALL 5 %</th>
<th>GRADUATES</th>
<th>GRADUATE %</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>2410</td>
<td>10122</td>
<td>84%</td>
<td>1799</td>
<td>75%</td>
<td>1691</td>
<td>70%</td>
</tr>
</tbody>
</table>

## Participating Organizations

<table>
<thead>
<tr>
<th>City of Savannah</th>
<th>JHP Pharmaceuticals</th>
<th>St. Elizabeth Healthcare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dex One</td>
<td>Kimberly-Clark</td>
<td>Taylor Corp</td>
</tr>
<tr>
<td>Fidelity National Financial</td>
<td>Major League Baseball</td>
<td>Teknion</td>
</tr>
<tr>
<td>Franklin International</td>
<td>OCLC</td>
<td>Vermont Hard Cider</td>
</tr>
<tr>
<td>Fred C. Church Insurance</td>
<td>River City Bank</td>
<td>Wisconsin ETF</td>
</tr>
</tbody>
</table>
To analyze impact, we used both quantitative and qualitative approach

**Quantitative approach.** Over 25,000 pre-tests, post-tests, and surveys completed to analyze user experience, change in knowledge, attitudes and behaviors.

**Qualitative approach.** Dozens of in-depth one-on-one communications with champions and employees.
### Overall Program Results: FFC Summer 2012

<table>
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<td>84.86</td>
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## Overall Program Results: FFC Summer 2012

### Course Evaluation Survey FFC Summer 2012

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</tbody>
</table>
74% Increase in the Number of Participants Who Are Keeping a Written Financial Plan
Change in Behavior: FFC Summer 2012

30% Increase in the Number of Participants Who Are Keeping a Written Budget
Change in Behavior: FFC Summer 2012

21% Decrease in the Number of Participants Who Paid Late Fees on Loans or Bills in the Last 3 Months

Before: 24%
After: 19%
12% Increase in the Number of Participants Who Have 3 Months' Expenses Set Aside

Before: 52%
After: 58%
Change in Behavior: FFC Summer 2012

37% Increase in the Number of Participants Who Are Saving More Now Than 6 Months Ago

26% Before

35% After
Change in Behavior: FFC Summer 2012

6% Increase in the Number of Participants Who Own a Retirement Account

Before: 68%
After: 72%
Change in Behavior: FFC Summer 2012

Increase in Confidence Regarding Knowledge of Financial and Investing Topics

- Knowledge About Investing for Retirement: 120%
- Knowledge About Stocks and Bonds: 118%
- Knowledge Gained Outside of School on Personal Finance and Investing Topics: 99%
Would you recommend this program to your friends?

- 94%

Have you made or will you make any changes financially as a result of this challenge?

- 87%
Post-Program Surveys

FFC Summer 2012 Program Evaluation Survey: Satisfaction

- This program has helped me improve my financial behavior: 94%
- The program was interactive and provided me with good feedback: 95%
- The weekly emails were helpful: 91%
- The course material was meaningful and relevant: 97%
- The online courses were easy to use: 96%
FFC Summer 2012 Program Evaluation Survey:
Interest in participating in a similar program that includes ...

- New financial topics? 90%
- The ability to personalize the content to your specific financial needs? 91%
- A point system where you could earn points for various interactions within the program? 66%
- The ability to use the program on your smartphone or tablet? 56%
- The ability to compete against other employees? 34%
- More interactive content and shorter courses? 91%
- Video and audio clips? 76%
- The ability to select from beginner, intermediate, or advanced topics? 92%
Post-Program Surveys

FFC Summer 2012 Program Evaluation Survey:
How did you access the program?

- Computer at home: 34%
- Computer at library: 0%
- Computer at work: 61%
- Smartphone (iPhone, Droid, etc.): 1%
- Tablet (iPad, Kindle, etc.): 4%