State Chapter
Campaign Report for

Ellis Cropper

Massachusetts
Financial
Educators
Council

Financial Education Events & Educational Promotions

What'sin thissection

Statewide Financial Literacy Test	27
Back-to-school Campaign	28
Cash for Candy Campaign	29

Statewide Financial Literacy Test

Ellis Cropper,Founding Member of the Massachusetts FinancialEducators Council, spearheaded the NFEC's National Financial Literacy Test across Massachusetts. The objective was togather accurate data about how the state compares with the rest of the country in terms of financial capabilities and leverage the data to garner media attention highlighting the need for financial education.

Massachusetts Test Results

Results of the National Financial Literacy Test in Massachusetts were just released. Among 1,462 teens aged 15-18 who took the assessment, a proportion of 56.98% achieved a passing score (70% or higher). However, the average score among this age group was 67.83% – just short of passing.

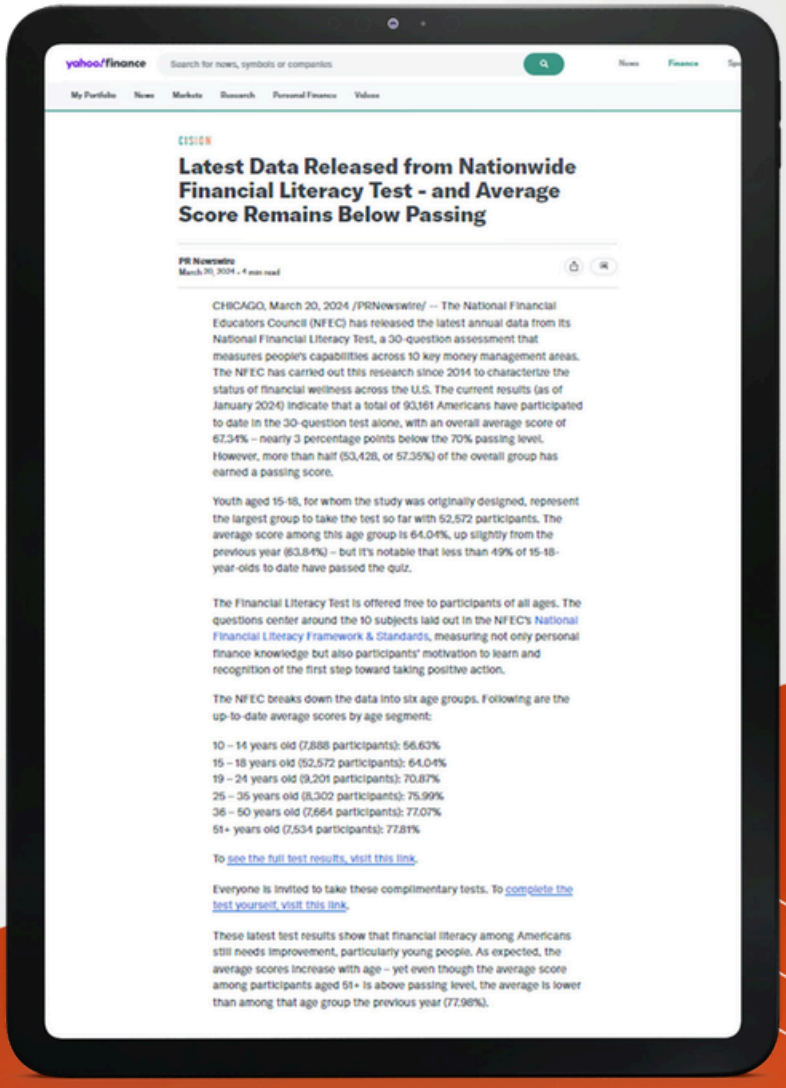
For comparison, the nationwide average score for 15-18-year-olds – among the 52,572 total participants from this age group who have completed the test to date – is 64.04%. Thus Massachusetts teenagers on average rank almost 4 percentage points higher than youth from the rest of the U.S. on this important evaluation.

Campaign Details and Results

The NFEC leveraged their National Financial Literacy Test with results from over 160,000 users nationwide to compare Massachusetts results.

Ellis Cropper promoted the financial literacy test across Massachusetts and had 1,462 participants between the ages of 15 and 18 complete the 30-question test.

Press releases were issued to individual journalists, industry newswires, and the top search engines with the most notable postings appearing in Yahoo Finance and the Boston Examiner.



Back-to-School Campaign

August marks National Back-to-School Month and the Massachusetts Financial Educators Council, supportedby EllisCropper,launched a campaign toprovide free resources for parents to teach their children vital money management skills often missing from school curricula.

Resources were made available for schools, nonprofits, community groups, and parents to leverage as teachable moments for kids' financial education. The resources include a list of common back-to-school shopping needs, a shopping budget worksheet, and a planning guide. Additionally, tips for parents on how to use back-to-school shopping as a financial teaching moment are provided. These downloadable tools and activities aim to enhance financial literacy among students of all ages



Campaign Details and Results

NFEC marketing garnered 21,221 impressions and 3,664 visits.

Press releases were sent through to individual journalists, industry newswires, and top search engines, with the most notable postings appearing at Education News Today, Today in Finance, and NBC 22 Chicopee, Massachusetts.

Cash for Candy Campaign

EllisCroppersponsored theCash forCandycampaignacrossMassachusetts. This campaign encourages parents to promote their kids' physical health and financial health at the same time.

Parents, treat-givers, and youth all can participate in the campaign. Parents can purchase candy back from their kids and use the buy-back as a teachable moment to provide children with key financial literacy lessons. Treat-givers can give out coins or cash instead of candy. Ellis provided guides for parents and treat-givers who wanted to participate.



Leadership & Award Campaigns

What'sin thissection

Financial Educators Day	31
Community Champion Award	32
Student Achievement Awards & Recognition	33

Financial Educators Day

FinancialEducatorsDayrecognizesindividuals dedicated to improving the financial capabilities of people in their communities. Celebrated on the last Friday of April, which is Financial Literacy Month, this day honors educators who contribute positively to the financial literacy movement. Whether someone hosts a small workshop or leads a large-scale campaign, their efforts to enhance financial education are appreciated and acknowledged.

Thanks to Ellis Cropper's efforts in Massachusetts, those in the state who are helping advance the financial literacy movement received special recognition and additional promotions to highlight their contributions. This initiative has brought well-deserved attention to the tireless work of financial educators, reinforcing the importance of their role in fostering financial literacy within their communities across Massachusetts.



Curtis Chambers, Financial Coach

Award Recipients

The following individuals were recognized for their efforts in helping the citizens of Massachusetts work toward greater financial health:

Professor Carin Zinter is a business professor dedicated to empowering individuals with essential financial knowledge. She has worked to bridge the gap between theoretical financial concepts and practical application.

After 10 years in retail banking and management, Danielle Desmarais helps high school students and community members build a foundation of financial literacy skills and healthy money management.

Professor Sarah Brown Morrissey, M.Ed, M.C.J., has spent two decades empowering individuals to make informed financial decisions. Professor Morrissey has actively engaged with communities through outreach programs aimed at underserved populations while at the same time teaching at Everett High School.

Jessica Murry works at one of Leominster Credit Union's three high school-based branches and also teaches Banking Internship and Personal Finance to high school juniors and seniors.

Campaign Details and Results

NFEC marketing prior to the award garnered 23,982 impressions, and 1,191 visits.

Press releases were sent to individual journalists, industry newswires, and the top search engines, with the most notable postings appearing at Massachusetts Business Journal, Bay State Times, and WWLP 22 News MA.

The NFEC sent physical awards to five individuals with deserving applications in Massachusetts.

Community Champion Award

TheFinancial Education Community Champion Awardrecognizesoutstanding individuals or organizations dedicated to promoting financial literacy and empowerment within their communities. This award celebrates the high-impact efforts of those who go above and beyond to educate and inspire others toward achieving financial wellness.

Craig Dottin, Principal, and Kelly Boyd, Assistant Principal at Vernon Hill Elementary School have been awarded the Financial Education Community Champion Award to recognize their outstanding leadership in bringing a standalone financial literacy program led by Ellis Cropper to third-, fourth-, and fifth-grade students.





Campaign Details and Results

Plaques were designed and sent to Ellis to present to Craig Dottin and Kelly Boyd.

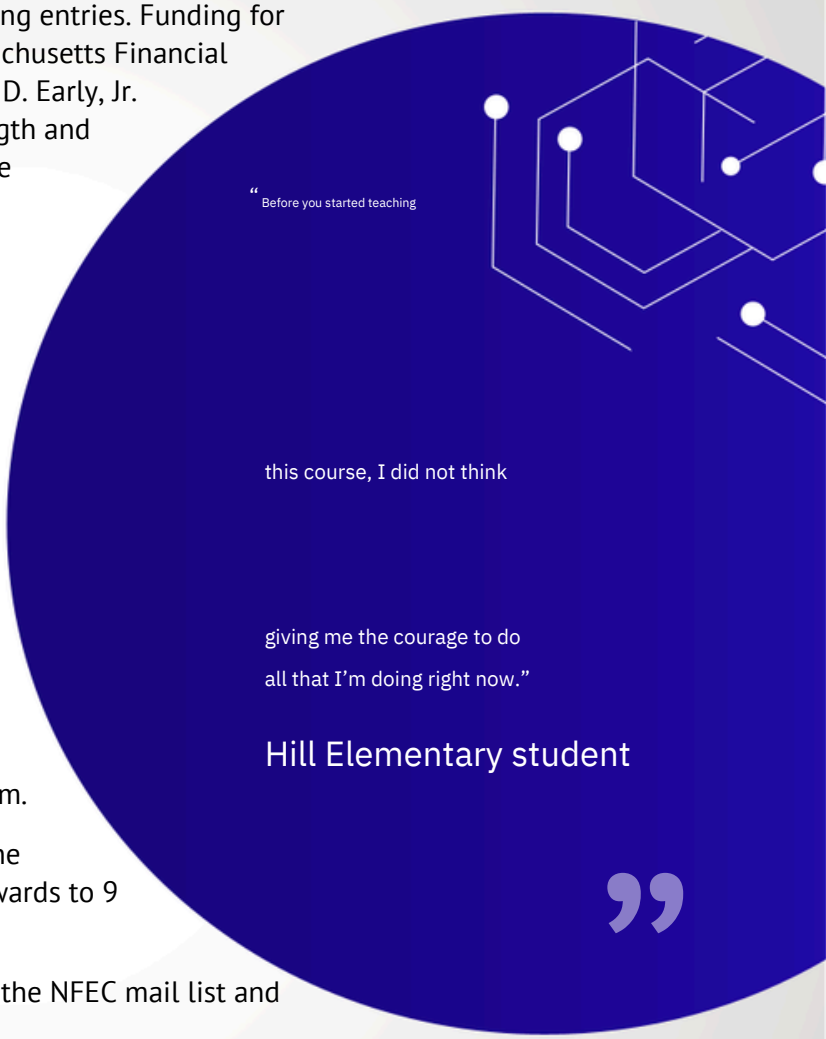
Ellis Cropper presented awards to Craig and Kelly in front of hundreds of students, parents, and faculty.

A spotlight webpage was created to feature the award ceremony and to recognize all stakeholders involved.

Student Achievement Awards & Recognition

Ellis Cropper, ChFC®,CLTC, and Foundin gMember of the Massachusetts Financial Educators Council, led a ceremony that awarded prizes to third-, fourth-, and fifth-grade students at Vernon Hill Elementary School. The awards recognized top entries in a financial literacy essay contest after the culmination of financial education courses Cropper had been teaching throughout the school year.

A total of $2,400 in prizes was awarded to the winning entries. Funding for the awards was provided by Ellis Cropper, the Massachusetts Financial Educators Council, and Worcester County DA Joseph D. Early, Jr. Essay criteria specified an age-appropriate word length and asked students to reflect on the topics covered in the financial education coursework across the year.



Background & Course Impact

Students completed a year-long course led by Ellis Cropper, a Certified Financial Education Instructor (CFEI®). This program taught students personal finance topics that ranged from career planning and entrepreneurship to developing positive financial habits and understanding the cost of living. The course was capped off with a writing contest so students could synthesize what they learned into an article.

Campaign Details and Results

The educational materials used for the courses were sourced from the NFEC Elementary School Curriculum.

The NFEC provided banner-sized checks for use in the ceremony and contributed half the amount of the awards to 9 deserving students.

A featured spotlight of this program was emailed to the NFEC mail list and garnered 22,504 impressions and 1,087 visits.

Press releases were issued to individual journalists, industry newswires, and the top search engines with the most notable postings appearing at the Boston Examiner, Massachusetts Business Journal, and the Bay State Times.

A related social media feature garnered 1,345 impressions and 23 interactions.

Student Achievement Awards & Recognition













Conclusion

ToEllis

Thankyoufor your generoussupportand leadership of the Massachusetts Financial Educators Council. Your contributions have been instrumental in building a campaign that is making a meaningful impact across Massachusetts and advancing the financial education movement.

As a Certified B Corporation®, we are deeply committed to all our stakeholders – local citizens, beneficiary groups, and our financial industry partners. Our goal is to create a positive outcome for everyone involved, and the benefits we offer are our way of expressing our gratitude for your par tnership.

We look forward to continuing to work together to encourage financial education throughout Massachusetts. Thank you once again for your ongoing efforts and support!

Thank you!