Financial Wellness Programming
Guide & Planning Worksheet
Financial Wellness Programming

Designing a financial wellness program that creates measurable increases in financial capabilities while supporting your organizational objectives takes expertise. Having served several thousand organizations over the last decade, we have developed proven systems that provide you with educational-grade content, a positive user experience, and a team of experts working for you.

How We Support Your Program Vision

At the NFEC, we are focused on developing, deploying, and scaling financial wellness programming. We provide all the resources, personnel, and expertise you need to build a maximum-impact financial wellness program that helps you work toward your organizational goals.

There are proven steps to building a financial education program that delivers measurable results and that can scale to help more people. We provide a clear process that ensures a positive user experience and makes the program easier for you.

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Financial Educators & Program Leaders

Overview

Qualified financial educators form the cornerstone of any personal finance program. Effective educators help learners achieve better outcomes than less-qualified instructors. Programs taught by instructors with strong credentials are more credible and have far greater impact.

Financial education instructors cannot simply be dispensers of knowledge; they should possess the skills to mold or modify participants’ behavior to help them achieve financial wellness. Educators should demonstrate their competence by meeting national standards set via the Framework for Teaching Personal Finance and should possess the confidence and knowledge to:

- Engage audiences and manage classroom environments.
- Measure the impact of their instruction.
- Motivate and move participants toward positive behaviors.
- Adapt presentations to meet various learning styles.
- Increase overall impact of the instruction.
- Feel confident and have the credibility to teach.

Common Challenges

Personal finance is a unique subject that requires specialized expertise to teach effectively. Unlike other subject matter, the topic of money elicits emotional reactions in people – ranging from excitement to anxiety to shame. Educators must understand and respect these emotional reactions to succeed in establishing financial literacy.

Because teachers are the single most important influence on student success, having an underperforming financial educator can have a negative impact both on short-term student outcomes and on their long-term financial well-being. The consequences can range from having a poor learning experience to serious problems that threaten their financial health.
NFEC Support

Gain access to NFEC speakers, trainers, and keynote presenters. All of them have graduated from the Certified Financial Education Instructor program and possess the skills and knowledge of teaching techniques that help them motivate, engage, educate, and move participants of all ages to take positive financial action.

Our presenters are well-versed in topics ranging from basic through advanced financial education principles. *Note: All pricing shown includes travel and accommodations – no extra charges.*

NFEC Certified Financial Education Instructors

Earned their CFEI credentials, meet national standards set by the Framework for Teaching Personal Finance, and are passionate about teaching financial education topics.

- In-person: ○ 90 minutes $1,000 ○ Half-day $1,500 ○ Full-day $2,000
- Webinar: ○ 90 minutes $600 ○ Half-day $800 ○ Full-day $1,000

NFEC Certified & Industry Experts

In addition to earning their CFEI credentials, these individuals have years of experience in personal finance and have received public recognition and media coverage that highlights their expert status.

- In-person: ○ 90 minutes $3,000 ○ Half-day $4,000 ○ Full-day $5,000
- Webinar: ○ 90 minutes $1,200 ○ Half-day $1,500 ○ Full-day $2,000

Keynote Presenters & Recognized Experts

Influencers and high-profile industry experts conduct our keynote presentations.

- In-person: ○ 60 minutes $5,000 - $12,000 with up to 3 total presentations on the same day for 50% more.
- Webinar: ○ $3,000 - $9,000 up to 60 minutes with up to 3 total presentations on the same day for 50% more.

Celebrity Speakers & Spokespersons

Celebrity status and pricing is based on their Q-Score.

- Pricing starts at $10,000 and there is a +15% agency & management fee.

Alternative Option: Train Internal Instructors

Internal Staff Training. We provide your team virtual training customized to their needs.

- Financial Education Instructor Training: $297 per person (8 to 40 hours)
- vProgram Director Training: $1,495 per person (60 to 120 hours)
Financial Education Resources

Overview

Selecting the right educational resources is critically important to the success of your program. Financial education resources should be grounded in research-based educational methodologies and real-world application. They should not only focus on knowledge, but also include financial behaviors and establishment of systems to encourage long-term benefit for the learners.

Empower the people you serve with financial literacy education resources that provide top-quality content and practical lessons that focus learners on the application of the lessons. The resources you choose should possess these characteristics:

- Rooted in research-based educational principles.
- Provide a positive learning experience and practical application.
- Include focus on behavior, psychological characteristics, and establishment of systems.
- Have multiple delivery modes and educational touchpoints.
- Professional appearance and design flexibility that better connects with learners.

Common Challenges

Most financial education resources are focused on lower-order thinking skills, are built around lecture format, and do little to prepare someone to confidently make effective financial decisions. They fail to address sentiment, behaviors, and systems to demonstrate measurable results.

Besides the quality of education, another common issue is that materials aren’t customized specifically for the target audience and lack design appeal. Aligning the lesson plans – from design to content – with the unique socioeconomic situation and learning style of the participant is rarely considered. Instead, most programs use generic content that doesn’t address the learner’s specific needs; or deliver lessons in ways that fail to maximize impact.
The NFEC empowers people with financial literacy resources that optimize financial education programming. Our materials offer educational-grade content, a positive user experience, and practical financial planning activities that encourage action on what participants learn.

The financial education resources provided are rooted in research-based education principles that include applying learning to real-world situations. Learners come away with more than knowledge – the resources help them assess their situations, create personal financial plans, address their behaviors, and set up systems that support their efforts toward greater financial security. Educational resources at your disposal include:

**Live Presentation Curriculum.** The NFEC financial literacy curriculum and presentations meet core educational standards and have been widely recognized for their ability to inspire participants of all ages and socioeconomic backgrounds to take positive financial action.

**eLearning Center.** Learners participate in an engaging, interactive learning platform designed to improve their financial capabilities. High-grade content and vivid design are employed to create a unique learning experience.

**Continuing Education.** Ensure that your participants feel supported after the primary education concludes by providing continuing education opportunities, including: DRIP education, timely education reminders.

**Mobile Learning.** Given that the average person spends more than 3 hours per day on a mobile device, this touchpoint is critical for financial education.

**Social Education Campaign.** Given that the average person spends 1 to 3 hours per day on social media, this platform provides financial educators with another important touchpoint.
Per Participant Investment

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<thead>
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<th>A-la-carte</th>
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<td>Student Guide License*</td>
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Package Pricing

- $12.95 up to 100
- $9.95 101-250
- $7.95 251-1,000
- $5.95 1,001 – 2,500
- $4.95 2,501+

*The student guide pricing is for us to provide you with a license to print the resources. If you would like us to print and deliver the guides, we will give you a specific quote.

Branding Options [full-service pricing only]

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<tr>
<th></th>
<th>Live presentation only</th>
<th>eLearning only</th>
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<tr>
<td>Student Guide License*</td>
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Program Design

Creating a cohesive financial education program that benefits participants and leaves them with a positive learning experience requires careful planning of all programming details. The success, overall outcomes, and results of any program are directly influenced by the campaign designers.

Well-designed programs are built with purpose. Components work together both to promote financial literacy and to further your overall objectives. A few of the highest-weighted aspects of program design include:

- Program evaluations with clear measurement and outcome goals.
- Customized design to meet the specific needs of the target market.
- Provide a high-quality, professional user experience for participants.
- Focused on creating a lasting difference with programs that can be scaled and expanded.
- Cost Per Impact measures that account for behavior molding or modification.

Common Challenges

Building a financial education program without considering how to develop, deploy, and sustain the initiative can result in short-lived campaigns with poor results. Such programs have little measurable impact on participants and can harm the promoters’ reputations.

Lacking the level of design expertise necessary to ensure a positive learning experience affects how people perceive your program and its overall results. It’s common to see programs that are simply random financial literacy resources pieced together, without considering flow and how each asset contributes to the greater initiative.
**NFEC Support**

The NFEC’s team of financial education experts are there to support your programming design needs and ensure that your participants receive a meaningful learning experience. This support extends from helping design education programming and short-term workshops to building full-scale, comprehensive campaigns.

Our team has designed campaigns ranging from small classroom programs to nationwide efforts that serve more than half a million people. Our team guides you through the development process, ensuring its alignment with your educational, philanthropical, and organizational objectives at every step. We offer these levels of support:

<table>
<thead>
<tr>
<th>Discovery Meetings</th>
<th>Discover Data Gathering</th>
<th>Define</th>
<th>Design Report</th>
<th>Investment</th>
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<tbody>
<tr>
<td><strong>Basic Discovery &amp; Consultation</strong></td>
<td>60-minute Phone Call</td>
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<tr>
<td><strong>Standard Discovery &amp; Consultation</strong></td>
<td>Two 60-minute Phone Calls</td>
<td>Survey of Stakeholders</td>
<td>Measurements</td>
<td>Bullet Point Steps</td>
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<tr>
<td><strong>Advanced Discovery &amp; Consultation</strong></td>
<td>Calls with Key Stakeholders</td>
<td>Survey of Stakeholders &amp; Participants</td>
<td>Measurements &amp; Tracking Methods</td>
<td>Detailed Report</td>
</tr>
<tr>
<td><strong>Business Immersion &amp; Consultation</strong></td>
<td>1 – 2 Days Your Location or Ours</td>
<td>Survey of Stakeholders &amp; Participants</td>
<td>Measurements &amp; Tracking Methods</td>
<td>Comprehensive Report</td>
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</tbody>
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User Experience

Overview

Programs start at first communication, and continuing education should continue indefinitely. Viewed from this perspective, the flow of information is a critical element to consider.

There are 3 segments in a financial education program timeline: pre-programming, implementation and post-programming. From the first interaction through ongoing education, all provide us an opportunity to help the learner progress.

Adding program touchpoints through multimethod ongoing training options can help increase retention rates, participants action and their overall results from the programming. Consider these additional tips to extend the impact of your program:

- Ongoing education path, resources, and support.
- Professional registration, invitations, and professional resources.
- Assessments and surveys that help instructors understand learner & report progress.
- Recognition for the participants, volunteers, & supporters.
- Event handouts and top-quality financial education resources.

Common Challenges

The first and last impressions a financial education program makes influences how your program is received and its overall results. The average financial education program does little to ensure that participants receive a professional user experience. Many initiatives overlook the pre- and post-programming phases; this omission often leaves an unpolished feeling where participants just drop off after the program concludes.

Without a well-designed process starting with pre-programming and continuing through post-programming, there are missed opportunities to help participants work toward greater financial knowledge. Many learners fail to make lasting changes in their lives, because a program that ends abruptly does little to encourage positive behavior molding across the long-term.
**NFEC Support**

The NFEC provides comprehensive resources that can be deployed at various stages of the program. The pre-programming materials are geared toward understanding the audience and creating a professional program image. The post-programming materials help build affinity with participants and support them down the path toward financial wellness.

<table>
<thead>
<tr>
<th>User Experience Resources</th>
<th>DIY Package</th>
<th>Custom-branded &amp; NFEC-delivered Package</th>
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<tbody>
<tr>
<td><strong>Pre-programming Package</strong></td>
<td>Marketing Pieces, Invitations, Communication Resources</td>
<td>Custom-branded: Marketing Pieces, Invitations, Communication Resources, Registration Process, Pre-event Measurements</td>
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<tr>
<td><strong>Implementation Resources</strong></td>
<td>Banners, Decor Elements, Handouts</td>
<td>Custom-branded: Banners, Decor Elements, &amp; Handouts; Online Data Gathering</td>
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<tr>
<td><strong>Post-programming Resources</strong></td>
<td>Learner Certificate &amp; Completion Letter, Follow-up Education</td>
<td>Certificate, Completion Letter, &amp; Automated Follow-up Education</td>
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<td></td>
<td><strong>$395</strong></td>
<td><strong>$1,495</strong></td>
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Measurement & Reporting

**Overview**

To achieve best results and help others improve their financial capabilities – measurements, data gathering, and reporting are vital. Structured data-gathering methods that highlight the program results in well-put-together reports showcase your initiative’s success and your expertise.

By taking measurements and reporting on the results, you can empirically prove the impact of your program. This goal should be primary for anyone in the financial education industry – especially for educators just starting out. Demonstrating program impact highlights your competencies as a high-quality provider of financial education programming and opens up future opportunities.

- Collect pre- and post-program content knowledge measured via testing.
- Gather survey data that helps you understand participant sentiment, behaviors, and interest.
- Understand participants’ financial situations and measure outcomes.
- Report the results to highlight your competencies as a financial educator.

**Common Challenges**

Most financial education programs fail to gather data that prove the impact of their financial education programs. This failure hurts the program’s ability to grow and causes educators to miss out on a great opportunity to support more people with financial education programming. Additionally, these data help program directors evaluate their abilities and make adjustments that improve program impact.

The three most common problems reported to us by hosts of financial education programs are: not knowing what data to gather; not understanding how to interpret results; and lacking the experience to put together case study reports.
**NFEC Support**

Highlight your abilities as a qualified financial educator with the measurements, data gathering systems, and reporting templates provided by the NFEC. These resources help you clearly demonstrate program results with reports that showcase the initiative’s success.

By knowing what information to gather, how to collect data, and how to put together a case study report – your program will stand out from the ordinary. That’s what will be covered in this training:

**Measurement & Reporting**

**NFEC-managed Options**

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<tr>
<th></th>
<th>CSV File</th>
<th>Graphed Data &amp; CSV</th>
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<tbody>
<tr>
<td>Content Knowledge</td>
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<td>$1 per participant</td>
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<tr>
<td>Willingness to Adopt Lessons</td>
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<td>$1 per participant</td>
</tr>
<tr>
<td>Financial Behaviors &amp; Sentiment</td>
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<td>$1 per participant</td>
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<tr>
<td>Outcome Measures</td>
<td>$.5 per participant</td>
<td>$1 per participant</td>
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**NFEC-provided Full Report - $6,995**

15- to 20-page report fully customized to give you clear details about the most important programming elements. The report includes custom cover, programming overview, learner overview, learner testing, learner survey & feedback, event photos, event analysis, organizational objectives overview, organizational objectives measures, NFEC analysis, and closing.

**Self-serve Report Template, Measurement Tools, & Training – $995**

Receive access to measurement tools, training, and a complete report template for you or your team to complete.
Organizational Objectives Alignment

Solution Overview

To grow financial education programming and maximize its reach, aligning the financial literacy program with your organizational objectives is essential. Creating sustainable financial education initiatives is the key to building a scalable solution to address the financial illiteracy epidemic – one that can continue to help people for years to come.

Programs best positioned to benefit from financial literacy programming have proven results, garnered some public attention, built a recognizable brand image, and infrastructure in place to deliver benefits to the patron. Reducing the cost per impact (cost to create positive change in people’s financial outcomes) should be an important focus of financial education programming. Building a successful program starts with some basic elements:

• Evidence that the program works, demonstrated through detailed measures.
• Clear business plans and revenue models to sustain or scale programming.
• Infrastructure and resources needed to manage the initiative.
• Awareness and community recognition about the program.
• High-quality business resources that highlight your professional brand.

Common Challenges

Many passionate organizations and individuals are trying to promote financial literacy, but fail to align the programming with organizational goals that support continued expansion. Building a program that can scale requires having a clear model, successful program results, and management systems to organize the many moving parts.

Unfortunately, many programs experience problems with the business aspects of financial education programming; developing the necessary systems requires significant amounts of capital and can seem overwhelming. As a result, many initiatives are short-lived, lacking clear funding and revenue strategies that support continued expansion.
NFEC Support

The NFEC supports your efforts by designing the programming to best meet your organizational objectives while helping you bring a financial wellness program to your organization or community. Our program provides you the materials, training, and resources to highlight your image as a financial education professional – putting you in better position to fund and scale your program.

Developing these systems and model on your own can take several years, require significant amounts of capital, and be overwhelming. The NFEC provides complete solutions to getting the business and funding aspects of a financial education campaign up quickly. These solutions include:

- Designed around Organizational Goals. Whether you are trying to raise awareness, fund your program, or get new clients – the NFEC builds a program that will help your organization grow.

- Funding Resources. Revenue training and a variety of funding resources: sponsorship forms, grant copy, client acquisition funnels, pitch decks, and presentations to promote your program.

- Branding Support & Online Presence. Build a foundation as a competent provider with the NFEC-provided online presence and positioning support.

- NFEC Sponsorship Funding. All clients are eligible to receive sponsorship funding for submitting results of their programming.
Wrap Up

Creating financial wellness programs that make measurable increases in financial capabilities while supporting your organizational objectives takes expert design and execution. Having served several thousand organizations over the last decade, we have developed proven systems that provide you with educational-grade content, a positive user experience, and a team of experts working for you.

The processes and resources developed by the NFEC create a positive learner experience and give your event a well-polished feel. We supply and support you with the resources you need at each program touchpoint.

Contact us and we will help you build a program you can be proud of and that makes a real difference in the lives of the individuals you serve.