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Who Offers Adult Financial Literacy Education? Research Overview

David Godsted and Martha Henn McCormick

Abstract:

The increasing ease with which Americans can access various forms of credit during the last 20 years has created unanticipated consequences for the financial services industry, consumers themselves, and those practitioners who provide financial education services. Bankruptcy reform, possible regulatory activities with regard to the credit card industry and the payday loan industry, as well as the sub-prime lending crisis have caused a surge in those seeking financial education opportunities, as well as a surge in the number of organizations providing those services. During the summer of 2007, NFI undertook a comprehensive national research study of financial literacy education providers in which we sought to:

- Understand the level of financial literacy education that is offered to adults by financial services, government and nonprofit organizations;
- Assess the content and focus of the organizational support for adult financial literacy education;
- Understand the breadth of resources and/or programs offered for adult financial literacy education;
- Understand the roadblocks and challenges in offering adult financial literacy education; and
- Assess the type of adults served by these organizations for financial literacy education.

The views expressed are those of the individual author(s) and do not necessarily reflect official positions of Networks Financial Institute. Please address questions regarding content to Martha Henn McCormick at martha.mccormick@isunetworks.org. Any errors or omissions are the responsibility of the author(s).

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Who Offers Adult Financial Literacy Education? Research Overview

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GOALS AND OUTCOMES

The increasing ease with which Americans can access various forms of credit during the last 20 years has created unanticipated consequences for the financial services industry, consumers themselves, and those practitioners who provide financial education services. Bankruptcy reform, possible regulatory activities with regard to the credit card industry and the payday loan industry, as well as the sub-prime lending crisis have caused a surge in those seeking financial education opportunities, as well as a surge in the number of organizations providing those services.

With a series of three studies, NFI has sought to paint a more detailed picture of the financial literacy landscape in the United States. In the first study, "[National K-12 Financial Literacy Research Overview](#)" (August 2007), we sample K-12 teachers nationally to better understand how financial literacy is being handled in our schools. Next, in "[National Adult Financial Literacy Research Overview](#)" (August 2007), we ask American adults how they view their own financial literacy levels and to react to the quality of programs available to them as consumers of financial literacy education.

During the summer of 2007, NFI undertook our third comprehensive national research study, this time from a practitioner's perspective, in which we sought to:

- Understand the level of financial literacy education that is offered to adults by financial services, government and nonprofit organizations;
- Assess the content and focus of the organizational support for adult financial literacy education;
- Understand the breadth of resources and/or programs offered for adult financial literacy education;
- Understand the roadblocks and challenges in offering adult financial literacy education; and
- Assess the type of adults served by these organizations for financial literacy education.

SURVEY INSTRUMENTS

Two phases of information collection took place. The quantitative phase entailed a web-based survey, which solicited input of adults from across the United States who currently work for the following types of organizations (with response rates totalling 609):

- Financial Services (banking, insurance, investments & other) = 356
- Government (local, state and federal were included) = 111
- Nonprofit = 103
- Higher Education (though not specifically targeted, due to an unexpectedly large response rate, this group was broken out) = 39

The sample represents all regions of the United States, and includes a broad selection of organizations that offer some type of financial literacy education to adults aged 18 and over. Survey questions address the following topic areas:

- Financial literacy education offered by organization;
- Personal involvement with financial literacy education offerings;
- Familiarity with and perceived importance of financial literacy education for adults age 18+ in the United States;
- Resources and programs used to provide financial literacy education to adults age 18+ in the United States; and
- Overall services provided by organization to foster financial literacy among adults age 18+ in the United States

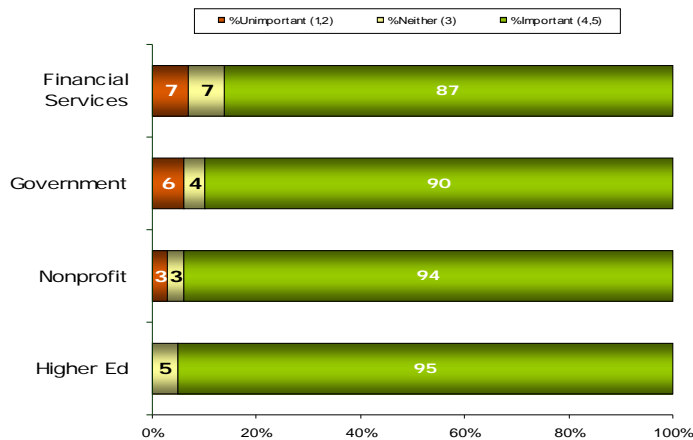
The second phase of the study was qualitative. One on one telephone interviews were conducted with 20 adults in order to gain additional insights regarding financial literacy educational offerings for adults in the United States

RESULTS

Organizations that offer some type of financial literacy programming for adults

The majority of respondents from organizations that offer some type of adult financial literacy programming for adults are personally involved with those activities. For those not personally involved, the vast majority of them are at least somewhat familiar with their organization’s activities in this area. Perhaps not surprisingly, all organizational types report similarly high levels of importance placed on adult financial literacy education for the adults that they serve (see figure 1).

Figure 1



Financial Services = 356, Govt = 111
 Nonprofit = 103, Higher Ed = 39

Q4. How important is the need for financial literacy education for the adults your organization serves?

All organizational sectors surveyed see a high importance in adult financial literacy education, and most organizations surveyed feel that there is a great need for financial literacy education in the United States as a whole, beyond the people that their organizations directly serve. When asked which types of organizations were the best fits to deliver financial literacy programming, each area self identified (i.e. , financial services felt that they themselves were the best fit, nonprofits felt that nonprofits were the best fit, and higher education itself felt that it was the best

fit). Those outside of the financial services industry were far more likely to self identify than those in the financial services industry (see figure 2).

Figure 2: Organization Fit

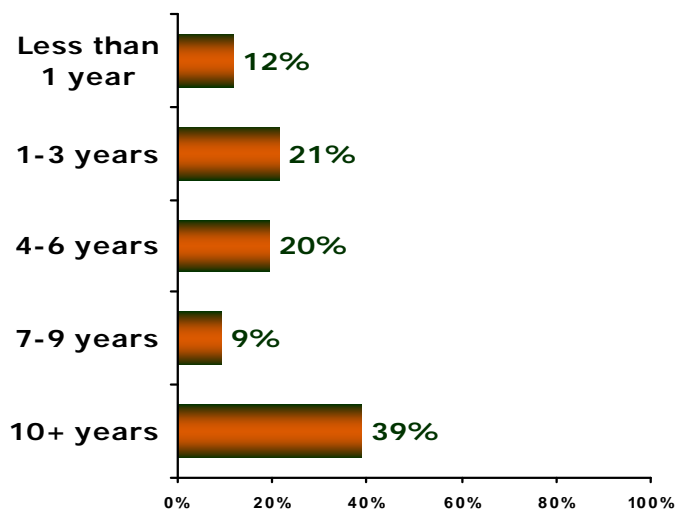
Organization Types	Financial Service	Government (n=111)	Nonprofit (n=103)	Higher Ed (n=39)
Government	42 %	86 %	63 %	69 %
Nonprofit	46 %	67 %	89 %	90 %
Banking	72 %	60 %	58 %	49 %
Insurance	50 %	35 %	29 %	26 %
Investments/Securiti	69 %	46 %	44 %	39 %
Other Financial Services	52 %	44 %	39 %	46 %
Higher Education/Adult &	58 %	69 %	80 %	95 %

Q5c. Which of the following organization types, if any, would be a good fit for providing adult financial literacy education?

Uniformly across sectors, participants responded overwhelmingly that their programming has been offered for 10 or more years (see figure 3). This programming includes financial education on budgeting, financial planning, debt management, retirement planning, credit cards and saving money. Nonprofits and higher education are more apt to provide budgeting and debt management services.

Figure 3

How Long Provided Financial Literacy



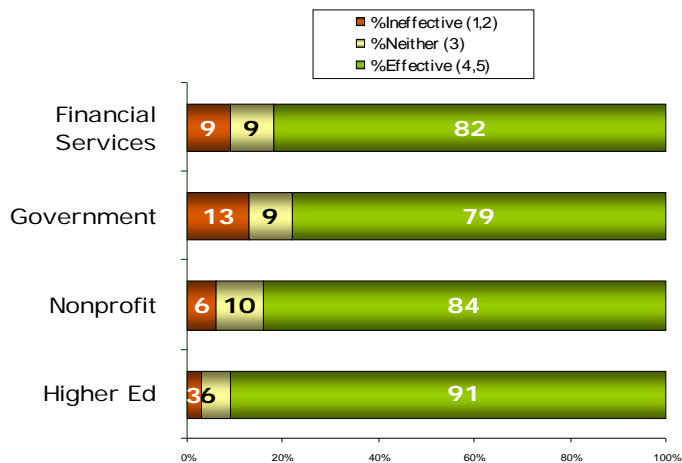
Total = 609

Q6. How long has your organization provided adult financial literacy education?

Overall, organizations provide a variety of financial education resources to complement these programs, with retirement planning, financial planning, investing, and budgeting as the leading topic areas. The resources that are provided are overwhelming print or internet based. Only

about half of the organizations offer one on one or group counseling. More so than other organization types, higher education and nonprofit organizations use both pre-developed and in-house resource materials. Financial services entities use both material types. All categories of service providers report that the resources that they offered were effective educational tools (see figure 4).

Figure 4

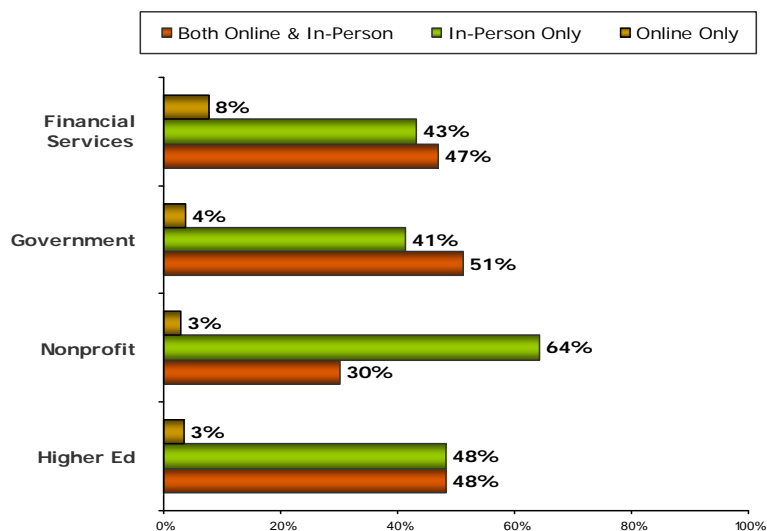


**Financial Services = 299, Government = 94,
Nonprofit = 81, Higher Ed = 33**

QR5. How effective are the resources your organization offers for adult financial literacy education?

Regarding the programming the organizations offer, nonprofit organizations offer in-person programs more frequently than financial services and government. Financial services and government respondents reported that their respective organizations offer either online and in-person programs, or in-person programs only. Very few organizations only offer online programs (see figure 5). Organizations offer a mix of classes and counseling for adult financial education, and as participants had evaluated their resource offerings, they also felt that their financial literacy programming was effective.

Figure 5



**Financial Services = 217, Government = 80
Nonprofit = 70, Higher Ed = 29***

QP5. In which of the following methods does your organization offer programs for adult financial literacy education?

Respondents listed a variety of roadblocks that would prevent client participation in their organizational offerings, with a lack of program awareness, a lack of client time, and a lack of client interest or need as the primary challenges cited (see figure 6).

Figure 6

Roadblocks	Financial Services (n=356)	Government (n=111)	Non-Profit (n=103)	Higher Ed (n=39)
Clients Lack Interest/Need	38%	42%	31%	41%
Organization Lacks Funds	24%	29%	30%	18%
Clients Unaware of Resources Available	44%	52%	44%	49%
Lack of Quality Materials	14%	17%	10%	10%
Lack of Time for Clients	36%	35%	31%	51%
Org. Lacks Trained/ Knowledgeable Personnel	12%	18%	15%	13%
Anticipated Cost	18%	15%	18%	8%
Not a Priority for Organization	11%	19%	20%	8%
None of the Above	10%	3%	9%	13%

Organizations that do not offer financial literacy programming for adults

For those organizations that do **not** offer adult financial education, this is possibly due to the topic not being appropriate or a priority for their organizations (see figure 6). These organizations have generally not considered offering adult financial education in the previous 12 months, and are unlikely to do so in the next 12 months. They do not offer programming to youth either.

Conclusions

When contrasted with NFI’s previous study of American adults’ views of their own financial literacy levels, as well as where they turn for educational assistance, the fact that practitioner’s view their own programming and resources as effective may signal an opportunity for governmental, nonprofit, financial services and higher education to take a another look at their financial literacy efforts. Those not offering these services might want to consider the market opportunities of doing so as well.

Networks Financial Institute is pleased to share this overview of our national financial literacy research. NFI, as part of Indiana State University, offers this research as input to organizations or individuals involved in financial education. To access the complete data tables or questionnaire, please contact David Godsted, Director of Financial Literacy, at david.godsted@isunetworks.org.

Networks Financial Institute at Indiana State University was founded in 2003 with a grant from Lilly Endowment, Inc. The nonprofit organization strives to facilitate a more effective national and international financial services marketplace through education, outreach and research.

Networks Financial Institute is headquartered in Indianapolis with offices on the campus of Indiana State University in Terre Haute and outreach in Washington, D.C., and internationally.

DEFINITION: "Receiving information and/or instruction to make informed and effective money management decisions"

INTRODUCTION

We appreciate your time and interest in participating in our online survey! **THANK YOU!**

This survey is sponsored by a national not-for-profit financial services organization, which has partnered with MarketVibes to conduct a survey with individuals and organizations nationally.

Your feedback is very important for the successful completion of this study!

This is an excellent opportunity for you to make your opinions heard to enhance financial education in the U.S. Rest assured that your inputs will remain strictly confidential and that no sales pitch will be made to you as a result of your participation.

Please click the NEXT button to begin ...

S1. What is your Gender? (SELECT ONE)

1	<input type="radio"/>	Male
2	<input type="radio"/>	Female

SOFT GENDER QUOTAS: AT LEAST 40%+ OF EITHER

S2. Which of the following categories does your age fall into? (SELECT ONE)

1	<input type="radio"/>	Under 18 years old	TERMINATE
2	<input type="radio"/>	18 to 27 years old	CONTINUE, GENY AGE CATEGORY
3	<input type="radio"/>	28 to 41 years old	CONTINUE, GENX AGE CATEGORY
4	<input type="radio"/>	42 to 60 years old	CONTINUE, BOOMERS AGE CATEGORY
5	<input type="radio"/>	61 or more years old	CONTINUE, MATURES AGE CATEGORY

NATIONAL AGE: AT LEAST 10% GENY; 25-50% GENX; 25-50% BB; MATURES AS FALL OUT

ABOVE IS ONLY FOR REFERENCE – NO AGE QUOTAS GIVEN THE VARIOUS SEGMENTS (CANNOT CONFIRM AGE %'S FOR SEGMENTS)

S3. Do you WORK in any of the following TYPES of ORGANIZATIONS? (SELECT ONE)

1	<input type="radio"/>	Government	CONTINUE	SOFT QUOTA ~ 15+
2	<input type="radio"/>	Not-for-Profit Organization	SKIP TO S6	SOFT QUOTA ~ 15+
3	<input type="radio"/>	Banking	SKIP TO S6	QUOTA = 75-100
4	<input type="radio"/>	Insurance	SKIP TO S6	QUOTA = 75-100
5	<input type="radio"/>	Investment / Securities	SKIP TO S6	QUOTA = 75-100
6	<input type="radio"/>	Other Financial Services	SKIP TO S5	NO QUOTA
7	<input type="radio"/>	Higher Education / Adult & Continuing Education	SKIP TO S6	NO QUOTA
8	<input type="radio"/>	None of the Above	TERMINATE	

S4. At what LEVEL of GOVERNMENT do you work? (SELECT ONE)

1	<input type="radio"/>	Local Government	SKIP TO S6
2	<input type="radio"/>	State Government	SKIP TO S6
3	<input type="radio"/>	Federal Government	SKIP TO S6

S5. Please describe the "OTHER FINANCIAL SERVICES" type of organization you work for? (PLEASE BE AS SPECIFIC AS YOU CAN)

S6. In what U.S. State, do you PRIMARILY work? (SELECT ONE)

DROP-DOWN BOX WITH STATES LISTED

1	<input type="radio"/>	Alabama	14	<input type="radio"/>	Illinois	27	<input type="radio"/>	Montana	40	<input type="radio"/>	Rhode Island
2	<input type="radio"/>	Alaska	15	<input type="radio"/>	Indiana	28	<input type="radio"/>	Nebraska	41	<input type="radio"/>	South Carolina
3	<input type="radio"/>	Arizona	16	<input type="radio"/>	Iowa	29	<input type="radio"/>	Nevada	42	<input type="radio"/>	South Dakota
4	<input type="radio"/>	Arkansas	17	<input type="radio"/>	Kansas	30	<input type="radio"/>	New Jersey	43	<input type="radio"/>	Tennessee
5	<input type="radio"/>	California	18	<input type="radio"/>	Kentucky	31	<input type="radio"/>	New Hampshire	44	<input type="radio"/>	Texas
6	<input type="radio"/>	Colorado	19	<input type="radio"/>	Louisiana	32	<input type="radio"/>	New Mexico	45	<input type="radio"/>	Utah
7	<input type="radio"/>	Connecticut	20	<input type="radio"/>	Maine	33	<input type="radio"/>	New York	46	<input type="radio"/>	Vermont
8	<input type="radio"/>	Delaware	21	<input type="radio"/>	Maryland	34	<input type="radio"/>	North Carolina	47	<input type="radio"/>	Virginia
9	<input type="radio"/>	District of Columbia	22	<input type="radio"/>	Massachusetts	35	<input type="radio"/>	North Dakota	48	<input type="radio"/>	Washington
10	<input type="radio"/>	Florida	23	<input type="radio"/>	Michigan	36	<input type="radio"/>	Ohio	49	<input type="radio"/>	West Virginia
11	<input type="radio"/>	Georgia	24	<input type="radio"/>	Mississippi	37	<input type="radio"/>	Oklahoma	50	<input type="radio"/>	Wisconsin
12	<input type="radio"/>	Hawaii	25	<input type="radio"/>	Missouri	38	<input type="radio"/>	Oregon	51	<input type="radio"/>	Wyoming
13	<input type="radio"/>	Idaho	26	<input type="radio"/>	Minnesota	39	<input type="radio"/>	Pennsylvania			

QS7 is to “monitor” geographic representation of participants

S7. Which of the following REGIONS BEST classifies the PRIMARY area of the country in which you personally work for your organization? (SELECT ONE)

1	<input type="radio"/>	West (AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY)	CONTINUE
2	<input type="radio"/>	Northeast (CT, MA, ME, NH, NJ, NY, PA, RI, VT)	CONTINUE
3	<input type="radio"/>	South (AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV)	CONTINUE
4	<input type="radio"/>	Midwest (IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI)	CONTINUE

SOFT REGION QUOTAS: ABOUT EVEN ON SPLIT, or AT LEAST 50+ OF EACH

The next questions pertain to ADULT FINANCIAL LITERACY EDUCATION. When we say “ADULT” we are referring to individuals 18 years or older. Below is a definition for FINANCIAL LITERACY. We will refer to this definition often.

FINANCIAL LITERACY is the ability to make informed judgments and effective decisions regarding the use and management of money.

S8. In the past 12 months, has your organization offered ANY type of ADULT FINANCIAL LITERACY EDUCATION? This could include any resources (e.g. brochure, website, fact sheet, counseling advice) or programs (e.g. class, seminar) targeted to ADULTS 18 years or older. (SELECT ONE)

1	<input type="radio"/>	Yes	SKIP TO S9
2	<input type="radio"/>	No	CONTINUE

DO NOT OFFER FINANCIAL LITERACY EDUCATION FOR ADULTS

For the following questions, we would like to understand why your organization does NOT offer ADULT FINANCIAL LITERACY EDUCATION.

N1. Which of the following are the primary ROADBLOCKS OR CHALLENGES that prevent your organization from providing Adult Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	Lack of interest or need of adults your organization serves	7	<input type="checkbox"/>	Anticipated cost to provide financial guidance
2	<input type="checkbox"/>	Lack of available funds to your organization	8	<input type="checkbox"/>	Not an appropriate function of your organization
3	<input type="checkbox"/>	Lack of interest from your organization	9	<input type="checkbox"/>	Not a priority for your organization
4	<input type="checkbox"/>	Lack of access to financial education resources for your organization	10	<input type="checkbox"/>	Organization personnel are not trained in financial education
5	<input type="checkbox"/>	Lack of quality materials readily available for your organization	11	<input type="checkbox"/>	None of the Above<exclusive/>
6	<input type="checkbox"/>	Lack of time	12	<input type="checkbox"/>	Other (Please specify):_____

N2. In the past 12 months, has your organization CONSIDERED providing any Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Yes
2	<input type="radio"/>	No

N3. In the next 12 months, how LIKELY will your organization be to consider providing Adult Financial Literacy Education? (SELECT ONE)

Not At All Likely (1)	Somewhat Unlikely (2)	Neither Unlikely nor Likely (3)	Somewhat Likely (4)	Very Likely (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

N4. Does your organization provide any type of FINANCIAL LITERACY EDUCATION for CHILDREN (< 18 years of age)? (SELECT ONE)

1	<input type="radio"/>	Yes	THANK/TERMINATE
2	<input type="radio"/>	No	THANK/TERMINATE

SKIP TO THANK/TERMINATE SCREEN

DO OFFER ADULT FINANCIAL LITERACY EDUCATION

For the next few questions, Please think about the FINANCIAL LITERACY EDUCATION your organization provides to ADULTS 18 years or older.

S9. Are you PERSONALLY INVOLVED WITH or RESPONSIBLE for any part of the ADULT FINANCIAL LITERACY EDUCATION your organization provides? (SELECT ONE)

1	<input type="radio"/>	Yes	SKIP TO QUALIFY SCREEN
2	<input type="radio"/>	No	CONTINUE

S10. How FAMILIAR are you with the ADULT FINANCIAL LITERACY EDUCATION your organization provides? (SELECT ONE)

Not At All Familiar (1)	Somewhat Familiar (2)	Very Familiar (3)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
CONTINUE	QUALIFY	QUALIFY

IF S9=2, THEN S10 MUST = 2 OR 3. IF S9=1, THEY QUALIFY.

REFERRAL: Only do S11 & S11A with NFI sample unless panel allows. If Panel does NOT allow referrals, we may have to split the survey into two surveys to manage referrals.

To fully understand the ADULT FINANCIAL LITERACY EDUCATION your organization provides, we need to hear from an individual in your organization who is MOST FAMILIAR with the financial literacy education.

S11. Can you provide contact information for the PERSON in your organization that is most familiar with the ADULT FINANCIAL LITERACY EDUCATION your organization provides? (SELECT ONE)

1	<input type="radio"/>	Yes	CONTINUE
2	<input type="radio"/>	No	THANK/TERMINATE 1

S11a. Please provide contact information for the person in your organization who are responsible for the Adult Financial Literacy Education resource or program your organization provides, including NAME, ORGANIZATION NAME, PHONE and EMAIL.

_____ Name of person for Adult Financial Literacy Education
 _____ Organization Name
 _____ Direct Phone Number
 _____ Direct Email Address

QUALIFY SCREEN (if they qualify for full survey)

Thank you for your initial inputs. You have qualified to participate in our full survey to share your opinions about financial education. The full survey should take about 15-20 minutes to complete. A few tips as you complete the survey:

- PLEASE READ EACH QUESTION CAREFULLY and give us your top-of-mind reaction.
- For questions asking for your comments, please feel free to type as much as you want so we can fully understand your thoughts.

Your feedback is very important for the successful completion of this study!

Please attempt to complete this survey in one sitting. If for some reason, you are unable to complete the full survey you can return one additional time to complete the survey.

Let's continue!

FINANCIAL LITERACY

Below is the definition for Financial Literacy provided earlier. Please read the definition and answer the questions below.

FINANCIAL LITERACY is the ability to make informed judgments and effective decisions regarding the use and management of money.

1. Does the above definition for Financial Literacy make sense to you?

1	<input type="radio"/>	Yes	SKIP TO Q3
2	<input type="radio"/>	No	CONTINUE

2. How would you describe Financial Literacy? (PLEASE BE AS SPECIFIC AS YOU CAN)

FINANCIAL LITERACY is the ability to make informed judgments and effective decisions regarding the use and management of money.

3. Given the definition of Financial Literacy above, what is the overall LEVEL OF FAMILIARITY with Financial Literacy for the ADULTS your organization serves? (SELECT ONE)

Not At All Familiar (1)	Somewhat Unfamiliar (2)	Neither Unfamiliar nor Familiar (3)	Somewhat Familiar (4)	Very Familiar (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. How IMPORTANT is the NEED for FINANCIAL LITERACY EDUCATION for the ADULTS your organization serves? (SELECT ONE)

Not At All Important (1)	Somewhat Unimportant (2)	Neither Unimportant nor Important (3)	Somewhat Important (4)	Very Important (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Overall, how IMPORTANT is the NEED for ADULT FINANCIAL LITERACY EDUCATION in the UNITED STATES? (SELECT ONE)

Not At All Important (1)	Somewhat Unimportant (2)	Neither Unimportant nor Important (3)	Somewhat Important (4)	Very Important (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

FINANCIAL LITERACY is the ability to make informed judgments and effective decisions regarding the use and management of money.

5b. Given the definition of Financial Literacy, please describe the TYPE of organizations you think is BEST SUITED to provide Adult Financial Literacy Education? (PLEASE BE AS SPECIFIC AS YOU CAN IN DESCRIBING THE ORGANIZATIONS)

--

SEPARATE Q5B AND Q5C (DIFFERENT SCREENS)

5c. Which of the following organization types, if any, would be a GOOD FIT for providing Adult Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="radio"/>	Government Programs
2	<input type="radio"/>	Not-for-Profit Organizations
3	<input type="radio"/>	Banking Organizations
4	<input type="radio"/>	Insurance Organizations
5	<input type="radio"/>	Investment / Securities Organizations
6	<input type="radio"/>	Other Financial Services Organizations
7	<input type="radio"/>	Higher Education / Adult & Continuing Education Institutions
8	<input type="radio"/>	None of the Above<exclusive/>

For the next few questions, please think of ANY of the ADULT FINANCIAL LITERACY EDUCATION resources or programs your organization provides (e.g. brochures, fact sheets, counseling advice, seminars, classes, etc.)

6. How LONG has your organization provided Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Less than 12 months
2	<input type="radio"/>	1 to 3 years
3	<input type="radio"/>	4 to 6 years
4	<input type="radio"/>	7 to 9 years
5	<input type="radio"/>	10 or more years

7. Describe the FIRST Adult Financial Literacy Education resource or program your organization provided. (PLEASE BE AS SPECIFIC AS YOU CAN)

--

Q7 WILL NOT BE A “MUST ANSWER” QUESTION (FOR THOSE WHO DO NOT WISH TO ANSWER).

8. Compared to 2 YEARS AGO, is your organization offering LESS, SAME, or MORE Adult Financial Literacy Education today? (SELECT ONE)

1	<input type="radio"/>	Less	CONTINUE
2	<input type="radio"/>	Same	CONTINUE
3	<input type="radio"/>	More	CONTINUE

Now, please think about the ALL of the Financial Literacy Education resources or program that your organization provides for Adults.

9A. What is the NAME your organization uses to reference the Adult Financial Literacy Education resources or program overall? (TYPE IN NAME OR REFERENCE)

_____ Name or reference

9B. Please provide a BRIEF DESCRIPTION of the OVERALL Adult Financial Literacy Education resources or programs offered by your organization. (PLEASE BE AS SPECIFIC AS YOU CAN)

--

10. For the ADULTS your organization serves, which of the following financial areas do the ADULTS NEED the MOST HELP WITH for their financial literacy education? (SELECT UP TO FIVE)

1	<input type="checkbox"/>	Banking	9	<input type="checkbox"/>	Investing
2	<input type="checkbox"/>	Budgeting	10	<input type="checkbox"/>	Retirement Planning
3	<input type="checkbox"/>	Consumer Rights	11	<input type="checkbox"/>	Saving Money
4	<input type="checkbox"/>	Credit Cards	12	<input type="checkbox"/>	Spending Money
5	<input type="checkbox"/>	Debt Management / Borrowing	13	<input type="checkbox"/>	Taxes
6	<input type="checkbox"/>	Financial Planning	14	<input type="checkbox"/>	None of the Above<exclusive/>
7	<input type="checkbox"/>	Home Ownership (including Financing)	15	<input type="checkbox"/>	Other (Please specify): _____
8	<input type="checkbox"/>	Insurance			

Now, we would like to learn more about the SPECIFIC RESOURCE(S) and/or PROGRAM(S) that your organization provides for ADULT FINANCIAL LITERACY EDUCATION.

Please read the following DEFINITIONS when answering the next question:

A RESOURCE is a stand-alone product or service such as a fact sheet, pamphlet, brochure, workbook, Web site or counseling advice for financial literacy topics available through your organization.

A PROGRAM is a structured seminar or class covering financial literacy topics possibly progressing from basic to more advanced concepts available through your organization.

11. Does your organization offer RESOURCE(s), PROGRAM(s) or BOTH for Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Your organization offers RESOURCE(s) <u>only</u> (e.g. fact sheet, brochure, Web site, counseling advice)	CONTINUE
2	<input type="radio"/>	Your organization offers PROGRAM(s) <u>only</u> (e.g. class, seminar)	SKIP TO P1
3	<input type="radio"/>	Your organization offers BOTH resource(s) and program(s)	CONTINUE

RESOURCES

Let's focus on the RESOURCES your organization offers for Adult Financial Literacy Education. Please remember the following definition for RESOURCES in the next several questions:

A RESOURCE is a stand-alone product or service such as a fact sheet, pamphlet, brochure, workbook, Web site or counseling advice for financial literacy topics available through your organization.

R1. In the past 12 months, which of the following TOPIC AREAS has your organization offered RESOURCE(s) for Adult Financial Literacy Education? Please feel free to add any other financial topics on which your organization has offered resources in the "Other Specify" box, if any. (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	Banking	9	<input type="checkbox"/>	Investing
2	<input type="checkbox"/>	Budgeting	10	<input type="checkbox"/>	Retirement Planning
3	<input type="checkbox"/>	Consumer Rights	11	<input type="checkbox"/>	Saving Money
4	<input type="checkbox"/>	Credit Cards	12	<input type="checkbox"/>	Spending Money
5	<input type="checkbox"/>	Debt Management / Borrowing	13	<input type="checkbox"/>	Taxes
6	<input type="checkbox"/>	Financial Planning	14	<input type="checkbox"/>	None of the Above<exclusive/>
7	<input type="checkbox"/>	Home Ownership (including Financing)	15	<input type="checkbox"/>	Other (Please specify): _____
8	<input type="checkbox"/>	Insurance			

R2. Which of the following TYPE(S) of RESOURCE(S) does your organization offer for Adult Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	Printed Material	3	<input type="checkbox"/>	1-on-1 Counseling Advice
2	<input type="checkbox"/>	Websites / Online Sources	4	<input type="checkbox"/>	Group Counseling Advice
			5	<input type="checkbox"/>	Other (Please specify): _____

R3. Which of the following BEST DESCRIBES the type of RESOURCE MATERIALS your organization uses for Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Your organization uses pre-developed materials from other sources <u>only</u>
2	<input type="radio"/>	Your organization creates and uses its own materials <u>only</u>
3	<input type="radio"/>	Your organization uses pre-developed materials AND creates its own materials
4	<input type="radio"/>	Your organization does NOT use any materials

Please think about ALL of the RESOURCES your organization provides for ADULT FINANCIAL LITERACY EDUCATION.

R4. What PERCENT of your organization's RESOURCES are available for FREE vs. FEE-BEARING to the ADULTS your organization serves? (TOTAL MUST ADD UP TO 100%)

A	Percent of Resources that are FREE	_____ %
B	Percent of Resources that are FEE-BEARING (cost to participate)	_____ %
	(Total must ADD up to 100%)	100 %

Overall, please think about the adults you serve and the goals of your organization.

R5. How EFFECTIVE are the RESOURCES your organization offers for Adult Financial Literacy Education? (SELECT ONE)

Not At All Effective (1)	Somewhat Ineffective (2)	Neither Ineffective nor Effective (3)	Somewhat Effective (4)	Very Effective (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

R6. What one aspect do you wish you could CHANGE or IMPROVE regarding the RESOURCES your organization provides for Adult Financial Literacy Education? (PLEASE BE AS SPECIFIC AS YOU CAN)

IF Q11=1, THEN SKIP TO V1. IF Q11=2 OR 3, CONTINUE.

PROGRAMS

Let's focus on the PROGRAMS your organization offers for Adult Financial Literacy Education. Again, please remember the following DEFINITION for the next several questions:

A PROGRAM is a structured seminar or class covering financial literacy topics possibly progressing from basic to more advanced concepts available through your organization.

P1. How many different programs does your organization offer for Adult Financial Literacy Education? (TYPE IN APPROXIMATE NUMBER)

_____ Number of different programs (approximately)

P2. Are you FAMILIAR with the NAME(s) of the PROGRAM(s) your organization offers for Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Yes	CONTINUE
2	<input type="radio"/>	No	SKIP TO P4

P3. What are the NAME(s) of the PRIMARY PROGRAM(s) your organization provides for Adult Financial Literacy Education? (PLEASE BE AS SPECIFIC AS YOU CAN)

IN VERBATIM REPORT FOR P3, WE WILL CUT PROGRAM NAMES BY S2 (ORG TYPE) & S7 (REGION)

P4. Which of the following BEST DESCRIBES the type of PROGRAM MATERIALS your organization uses for Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	Your organization uses pre-developed materials from other sources <u>only</u>	CONTINUE
2	<input type="radio"/>	Your organization creates and uses its own materials <u>only</u>	
3	<input type="radio"/>	Your organization uses pre-developed materials AND creates its own materials	
4	<input type="radio"/>	Your organization does NOT use any materials	
In which of the following methods does your organization offer PROGRAM(s) for Adult Financial Literacy Education? (SELECT	<input type="radio"/>	Your organization's program is offered ONLINE <u>only</u>	

ONE) 1			
2	<input type="radio"/>	Your organization's program is offered IN-PERSON <u>only</u>	SKIP TO P11
3	<input type="radio"/>	Your organization's program is offered <u>both</u> ONLINE and IN-PERSON	CONTINUE
4	<input type="radio"/>	Other (Please specify): _____	SKIP TO P5

ONLINE PROGRAMS

Let's focus on the ONLINE PROGRAMS your organization offers for Adult Financial Literacy Education.

P6. How many different ONLINE programs does your organization offer for Adult Financial Literacy Education? (TYPE IN APPROXIMATE NUMBER)

_____ Number of different ONLINE programs (approximately)

P7. Which of the following BEST DESCRIBES the ONLINE PROGRAM(S) your organization offers for Adult Financial Literacy Education? (SELECT ONE)

1	<input type="radio"/>	The online program(s) your organization offers is a ONE-TIME CLASS
2	<input type="radio"/>	The online program(s) your organization offers is an ONGOING CLASS
3	<input type="radio"/>	Your organization offers BOTH ONE-TIME class(es) and ONGOING class(es) ONLINE
6	<input type="radio"/>	Other (Please specify): _____

Please think about ALL of the ONLINE PROGRAMS your organization provides for ADULT FINANCIAL LITERACY EDUCATION.

P8. What PERCENT of your organization's ONLINE PROGRAMS are available for FREE vs. FEE-BEARING to the ADULTS your organization serves? (TOTAL MUST ADD UP TO 100%)

A	Percent of Online Programs that are FREE	_____ %
B	Percent of Online Programs that are FEE-BEARING (cost to participate)	_____ %
	(Total must ADD up to 100%)	100 %

IN-PERSON PROGRAMS

Now, let's focus on the IN-PERSON PROGRAMS your organization offers for Adult Financial Literacy Education.

P9. How many different IN-PERSON programs does your organization offer for Adult Financial Literacy Education? (TYPE IN APPROXIMATE NUMBER)

_____ Number of different IN-PERSON programs (approximately)

P10. Which of the following BEST DESCRIBES the IN-PERSON PROGRAM(S) your organization offers for Adult Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	The in-person program your organization offers is a ONE-TIME CLASS
2	<input type="checkbox"/>	The in-person program your organization offers is an ONGOING CLASS
3	<input type="checkbox"/>	The in-person program your organization offers is 1-ON-1 COUNSELING
4	<input type="checkbox"/>	The in-person program your organization offers is GROUP COUNSELING
5	<input type="checkbox"/>	Other (Please specify): _____

Please think about ALL of the IN-PERSON PROGRAMS your organization provides for ADULT FINANCIAL LITERACY EDUCATION.

P11. What PERCENT of your organization's IN-PERSON PROGRAMS are available for FREE vs. FEE-BEARING to the ADULTS your organization serves? (TOTAL MUST ADD UP TO 100%)

A	Percent of In-Person Programs that are FREE	_____ %
B	Percent of In-Person Programs that are FEE-BEARING (cost to participate)	_____ %
	(Total must ADD up to 100%)	100 %

For the next two questions, please think about ALL of the PROGRAMS (Online and/or In-Person) your organization provides for ADULT FINANCIAL LITERACY EDUCATION.

Overall, please think about the adults you serve and the goals of your organization.

P12. How EFFECTIVE are the PROGRAM(S) your organization offers to aid Adult Financial Literacy Education? (SELECT ONE)

Not At All Effective (1)	Somewhat Ineffective (2)	Neither Ineffective nor Effective (3)	Somewhat Effective (4)	Very Effective (5)
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

P13. What one aspect do you wish you could CHANGE or IMPROVE regarding the PROGRAM(s) your organization provides for ADULT FINANCIAL LITERACY EDUCATION? (PLEASE BE AS SPECIFIC AS YOU CAN)

OVERALL/NEW PROGRAMS/SERVICES

O1. Please think about the possible ROADBLOCKS or CHALLENGES that prevents adults from learning more about financial topics from your organization. Which of the following are the PRIMARY CHALLENGES that hinders adult participation in Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	Lack of interest or need of adults	6	<input type="checkbox"/>	Lack of interest from your organization
2	<input type="checkbox"/>	Lack of available funds to adults	7	<input type="checkbox"/>	Anticipated cost to obtain financial guidance from adults
3	<input type="checkbox"/>	Perceived lack of access to financial education resources	8	<input type="checkbox"/>	None of the Above<exclusive/>
4	<input type="checkbox"/>	Lack of quality materials readily available	9	<input type="checkbox"/>	Other (Please specify): _____
5	<input type="checkbox"/>	Lack of time for adults			

O2a. Approximately, how many ADULTS (customers/clients 18 years or older) did your organization serve in the past 12 months? (TYPE IN APPROXIMATE NUMBER)

_____ Number of ADULTS served by your organization (approximately)

O2b. In the past 12 months, of the following GROUPS your organization has provided a resource(s) or program(s), which ONE to THREE do you feel were the MOST ACTIVE in requesting information to aid their Financial Literacy Education? (SELECT UP TO THREE)

1	<input type="checkbox"/>	Individuals	10	<input type="checkbox"/>	Civic Organizations
2	<input type="checkbox"/>	Families	11	<input type="checkbox"/>	Investors
3	<input type="checkbox"/>	Businesses	12	<input type="checkbox"/>	Young Adults
4	<input type="checkbox"/>	Employees of Businesses	13	<input type="checkbox"/>	Middle-aged Adults
5	<input type="checkbox"/>	Church Groups	14	<input type="checkbox"/>	College students
6	<input type="checkbox"/>	Retirees	15	<input type="checkbox"/>	Vocational Education and Training Students
7	<input type="checkbox"/>	Unemployed	16	<input type="checkbox"/>	Middle-income Earners
8	<input type="checkbox"/>	Low-income Earners	17	<input type="checkbox"/>	High-income Earners
9	<input type="checkbox"/>	Small Business Owners	18	<input type="checkbox"/>	Other (Please specify): _____

O3. Does your organization provide any type of FINANCIAL LITERACY EDUCATION for CHILDREN (< 18 years of age)? (SELECT ONE)

1	<input type="radio"/>	Yes
2	<input type="radio"/>	No

O4. Has your organization received funding (e.g. tax revenue, grants, sponsorship, fundraising, etc.) for the Adult Financial Literacy resources or programs offered by your organization? (SELECT ONE)

1	<input type="radio"/>	Yes	CONTINUE
2	<input type="radio"/>	No	SKIP TO O6

O5. Which of the following TYPES OF FUNDING has your organization received for your Adult Financial Literacy Education? (SELECT ALL THAT APPLY)

1	<input type="checkbox"/>	Tax Revenue
2	<input type="checkbox"/>	Grants (corporate, foundation, government, etc)
3	<input type="checkbox"/>	Sponsorship
4	<input type="checkbox"/>	Individual contributions through fundraising
5	<input type="checkbox"/>	None of the Above<exclusive/>
6	<input type="checkbox"/>	Other (Please specify): _____

O6. What is the NAME of the ORGANIZATION you work for that provides Adult Financial Literacy Education? Please know your individual responses to all questions in this survey will be held confidential. The name of your organization simply allows us to know what type of organizations provide Adult Financial Literacy Education.

--

O6 WILL NOT BE A MUST ANSWER QUESTION (FOR THOSE WHO DO NOT WISH TO ANSWER)

CONCLUSION & FOLLOW-UP INTERVIEW

This concludes our interview. **THANK YOU** for your insightful inputs and time.

We have ANOTHER immediate possibility for you to receive additional money beyond your incentive for this online survey. We are selecting a few individuals who completed this survey to participate in a follow-up phone interview to further understand your inputs.

This follow-up interview will take place via phone and will only last 30 minutes or less. If you agree to participate and your name is selected for a follow-up interview, you would **receive an additional \$30** for your time. Your additional inputs would help us to further provide financial literacy education and awareness in the United States.

Would you be interested in participating in one of our follow-up interviews? We only have a few interview slots available and will be offered on a first come, first serve basis.

<input type="radio"/>	Yes, you do want to be considered for a follow-up interview	CONTINUE
<input type="radio"/>	No, you do NOT want to be considered for a follow-up interview	SKIP TO END

Thank you for agreeing to participate in a follow-up interview!

Please provide your contact information below including the best time to call you at the phone number you provide. We will call you to schedule a time to work around your schedule, as time slots are available.

Please know your contact information will ONLY be used to contact you for this phone interview.

Name: _____

Phone Number: _____

Best Time to Call: _____

Thank you for your time ... this concludes **your survey!**

GO TO END (COMPLETE)

THANK/TERMINATE - REFERRAL

Thank you for your providing us a referral for this survey! We hope you can participate in future research. Please close your browser to conclude this survey.

Have a great day.

FINAL THANK/TERMINATE SCREEN (if they do not qualify on any screening question)

This concludes your survey. Unfortunately, at this time, we have filled your segment for this research. We hope you can participate in future research.. Please close your browser to CLOSE this survey.

Thank you!

O6. What is the NAME of the ORGANIZATION you work for that provides Adult Financial Literacy Education?

Res'p #	Org Type (S3)	Name of Organization
5	Bank	The advocat for children
14	Bank	Common Point Funding
26	Bank	Obstruct with answer
41	Bank	Wachovia
43	Bank	IT is a Mortgage Broker co
56	Bank	Black Hills Federal Credit Union
62	Bank	Sunset Bank
64	Bank	I am vice president of the Community Homebuyer Investment Program (CHIP) and also one of the founders of the Ohio Valley Saves campaign.
70	Bank	Flagstar Bank, FSB
75	Bank	A community bank
99	Bank	CITY COUNTY FEDERAL CREDIT UNION
131	Bank	Wachovia
144	Bank	Citigroup
145	Bank	Partners in Education
152	Bank	JP Morgan chase
161	Bank	Chadwick Federal Credit Union
178	Bank	Wells Fargo
179	Bank	NA
182	Bank	The bank itself does most of the work.
184	Bank	TNB
189	Bank	Financial Partners Credit Union
191	Bank	Uncertain
194	Bank	HOW
195	Bank	National city
197	Bank	East west bank
207	Bank	Cathay bank
209	Bank	NA
211	Bank	NA
212	Bank	Chase Bank
228	Bank	BiNDI
229	Bank	JP Morgan Chase and Company
245	Bank	Bank One
257	Bank	WesBanco Bank
270	Bank	THE National Bank
279	Bank	Withheld
280	Bank	Union Square Federal Credit Union
286	Bank	PNC
289	Bank	TDBanknorth CT
291	Bank	Citi
294	Bank	Federal Government Organizations
296	Bank	YES
299	Bank	Bank of America
300	Bank	JP Morgan Chase
301	Bank	Brookfield
303	Bank	Bank one
306	Bank	Bank one
307	Bank	Better

309	Bank	Sport
314	Bank	Solomon Smith Barney
315	Bank	Prefer not to say.
318	Bank	NA
329	Bank	Resturaunt equipment services
330	Bank	Wells Fargo
333	Bank	RiverValley State Bank
334	Bank	Citibank
337	Bank	Hyperion
338	Bank	Don't know
339	Bank	Local bank
340	Bank	Legacy Bank
349	Bank	Bank one
352	Bank	NA
353	Bank	First Niagara Bank
354	Bank	None
359	Bank	J.P.Morgan, Case & Co
360	Bank	Bank 1
363	Bank	WaMu
365	Bank	Do not want to disclose
366	Bank	North Central Area Credit Union
368	Bank	NA
369	Bank	None
370	Bank	National city bank
371	Bank	Bank of America
424	Bank	AAAA
456	Bank	Bank 1
		I'm unsure what name to provide. Some of the previous questions were
460	Bank	outside my scope of awareness.
463	Bank	GFA Federal Credit Union
467	Bank	Bank 1
473	Bank	The Organization is called the Marshall Heights Community
480	Bank	NA
499	Bank	Bank of America
504	Bank	SunTrust
511	Bank	Don't know
516	Bank	Royal Bank
521	Bank	Can't provide
526	Bank	Back Atlantic
539	Bank	American Express
541	Bank	Washington Mutual (WaMu)
544	Bank	Rty
551	Bank	AFCU
555	Bank	JpMorganChase
566	Bank	NA
573	Bank	Bank Of Nova Scotia
575	Bank	Prefer not to say
9	Gov	The US Army
12	Gov	State of Kentucky
15	Gov	United States Postal Service
18	Gov	Navy
19	Gov	Air Force Base
25	Gov	Earl
45	Gov	Insurance

51	Gov	US Department of State
57	Gov	Veterans Affairs Hospital
59	Gov	I work for the State of Florida, the organization only provides Financial Education to its employees not the clients
61	Gov	Local AAA office (Area Agency on Aging)
63	Gov	Federal Government
65	Gov	Cant say
74	Gov	Cherokee Nation
76	Gov	Illinois Department of Public Health
81	Gov	Fed gov
93	Gov	CNA Class
102	Gov	Johnson County Library
103	Gov	North Carolina Women Work!
105	Gov	NYC Department of Education.
106	Gov	Accounting/ Accounts Payable
110	Gov	Nustas ptv
111	Gov	Danville State Hospital
112	Gov	None
114	Gov	Hennepin County
118	Gov	USPS
120	Gov	Johns Hopkins
121	Gov	Lockheed Martin
122	Gov	Alcu
125	Gov	State Of California
127	Gov	State of Tennessee
128	Gov	Texsaver
130	Gov	No
141	Gov	APS
143	Gov	Marion County, Oregon
153	Gov	Arbor
154	Gov	Arizon department of corrections
155	Gov	GET HELP...
157	Gov	Enoch Pratt Free Library
159	Gov	Large local government
160	Gov	Tri-County regional Planning Commission--Employee retirement fund
164	Gov	State or Nebraska
167	Gov	The Commonwealth of Pennsylvania, Department of Public Welfare
168	Gov	Military
170	Gov	NA
171	Gov	City of Lakeland, Florida
173	Gov	US army
174	Gov	Charles Schwab
175	Gov	U S Navy
186	Gov	U.S. Air Force
187	Gov	City of Philadelphia
188	Gov	USDA
190	Gov	FDA
193	Gov	KU
198	Gov	Social Services
217	Gov	Adams county
234	Gov	US military
240	Gov	Internal Revenue Service
248	Gov	California dept. of education
251	Gov	Finance

252	Gov	Not available
253	Gov	Athens community
254	Gov	I don't know
261	Gov	Coos County
265	Gov	OAG
266	Gov	County Health
267	Gov	Better
273	Gov	ANZ
276	Gov	Military
277	Gov	Sorry not able to revel
439	Gov	WWE
443	Gov	AARP Edward Jones Local banks
447	Gov	The City of Chicago
448	Gov	Don't know
450	Gov	Browns Financial Corp
451	Gov	WTCSA
452	Gov	United States Army
455	Gov	Military
457	Gov	Government
461	Gov	I don't know
464	Gov	Western State Hospital
466	Gov	State and federal
474	Gov	The U. S. Army
476	Gov	GSA/PBS
481	Gov	Us. government
484	Gov	Department of Defense
492	Gov	Township of Belleville
494	Gov	NA
497	Gov	Government
506	Gov	Helping anonymous
513	Gov	United States Military
519	Gov	I'd rather not say.
520	Gov	MyMoney.gov
523	Gov	VA Hospital
525	Gov	Government
527	Gov	Unknown
531	Gov	US Courts
538	Gov	None
550	Gov	Memorial Hospital
553	Gov	Lake county libraries
554	Gov	LE for Adults
557	Gov	State of Hawaii - dept of taxation
559	Gov	Digital Program, LLC
589	Gov	City of Alexandria Mayor's Dollarwise Campaign, Lifesmarts for Students
591	Gov	Pennsylvania Office of Financial Education
595	Gov	Federal Reserve System
598	Gov	The Federal Reserve Bank of Minneapolis
600	Gov	Office of the Treasurer, City and County of San Francisco
2	HE	Jackson County Adult High School
4	HE	Kentucky State University
8	HE	Open door Senior services
17	HE	I'm sorry, but I'm uncomfortable answering this question. We provide services for our students only.
23	HE	Elon University

30 HE University of Wisconsin, Payroll Services & Benefits
 31 HE William paterson university
 32 HE Louisiana Cooperative Extension, LSU AgCenter
 35 HE Portland State University
 36 HE Heartland Community College Continuing Education
 37 HE Globe University/Minnesota School of Business
 The Jehovah's witnesses adult and children literacy education helps all
 38 HE who wants to obtain further education free of charge!
 42 HE Highland park community center
 46 HE Drexel University
 47 HE National Consensus Bureau
 50 HE University adult education
 54 HE Montecito Continuation High School
 73 HE Idaho State university
 78 HE Native American Rights Fund
 80 HE I'm not allowed
 83 HE Adult Basic Education
 87 HE Washington College
 92 HE I wish not to respond.
 95 HE Lake Land College
 104 HE Waukesha County Technical College, Adult Basic Education division.
 108 HE University of PA
 140 HE UCC
 510 HE House of Hope
 Center for Consumer Financial Services, Department of Finance,
 592 HE Rochester Institute of Technology
 593 HE Ohio State University Extension
 597 HE Purdue University Cooperative Extension Service
 604 HE University Extension
 606 HE University of Georgia Cooperative Extension
 607 HE Texas State University Family and Consumer Sciences
 608 HE Cooperative Extension
 609 HE Precision Information.
 10 Ins Ameriprice
 11 Ins Senior life
 21 Ins Prefer not to say
 27 Ins Farmers Insurance
 71 Ins Blue Cross and Blue Shield
 72 Ins Family insurance
 85 Ins Medtronic
 89 Ins Captial analyst
 98 Ins Exlence invest
 101 Ins Allianz
 AFLAC is the main organization but all the agents are licensed and self-
 employed. Each agent decides the amount of education he or she
 needs, once they have done the basic course for the license and
 continuing ed. But I personally believe that a good agent is constantly
 learning, reading and doing research to better serve and educate
 themselves, which then they pass along to the public.
 113 Ins
 129 Ins Courier Inc
 135 Ins Northwestern Mutual
 We are an independent Allstate Insurance agency. I based my answers
 on the Allstate products and procedures, but most would apply to the
 136 Ins other companies we are appointed to represent and service.

142	Ins	Courier
180	Ins	Citigroup
203	Ins	SONS OF NORWAY
206	Ins	Micheals adult financial literacy education program
224	Ins	I am not allowed to say
235	Ins	I don't feel confident in giving that out
238	Ins	USAA
239	Ins	AXA
246	Ins	Tri state literacy concern
258	Ins	Unsure
259	Ins	Farmers
262	Ins	Confidential
271	Ins	Advantage Credit Counseling Service, Inc
282	Ins	State Farm
288	Ins	NA
295	Ins	NA
302	Ins	MKIA
305	Ins	Farmers Financial Solutions
308	Ins	Primerica Financial Services.
310	Ins	NA
311	Ins	Farmers Insurance and Financial Solutions
312	Ins	Financial Resources
316	Ins	State Farm
		FINANCIAL LITERACY is the ability to make informed judgments and
320	Ins	effective decisions regarding the use and management of money.'
321	Ins	TRL
323	Ins	Kelvin jeans
324	Ins	Well wealth
325	Ins	I can't give the name, sorry
327	Ins	None
328	Ins	Bill Bauman &m Associates
341	Ins	NA'
342	Ins	Nationwide
343	Ins	Sun
344	Ins	Nationwide
348	Ins	American Income
350	Ins	BAPS
351	Ins	Allstate insurance
358	Ins	Insurance Company
361	Ins	Smith Barney
367	Ins	Varies
372	Ins	Primerica
374	Ins	MetLife Auto & Home
381	Ins	NA
383	Ins	Race to ged
386	Ins	Pacific Life Insurance
388	Ins	AFLE
391	Ins	I understand but I feel I'm not obligated to answer this question
392	Ins	Hartford Investors
394	Ins	Geico
395	Ins	Definite Health
400	Ins	Best auto body
401	Ins	Sorry unable to disclose
403	Ins	Physicians Mutual Insurance Company

404	Ins	NA
405	Ins	Yes
406	Ins	ADULT FINANCIAL LITERACY EDUCATION.
409	Ins	United way
411	Ins	State Farm Insurance
412	Ins	NA
413	Ins	Sweetea Financing
414	Ins	Phillips Insurance Agency
415	Ins	The Fund
416	Ins	Berne corp
417	Ins	Gainsco
421	Ins	TIAA-CREF
422	Ins	Boudreaux and Carmouche Insurance
425	Ins	Unum Insurance Company
442	Ins	American Family Insurance. The agent offices are individual and each office conducts their programs differently. But the template is the same.
459	Ins	Associated Financial Services
465	Ins	Bankers Life and Casualty
469	Ins	Citi
493	Ins	McQueary Henry Bowles Troy, LLP
501	Ins	Hopwood Insurance Agency
528	Ins	Nothing
530	Ins	I prefer not to mention
533	Ins	Futurelink
542	Ins	Futurelink
547	Ins	First Choice
563	Ins	Myrrill Lynch
568	Ins	Spectrum Health
571	Ins	TJC Financial Services
572	Ins	Primerica Financial Services
3	Inv	Advantage
13	Inv	NA
22	Inv	School of financial independence
34	Inv	Mfg
115	Inv	Hope for adults
133	Inv	Financial Planning Firm
137	Inv	CHL
169	Inv	WaMu
192	Inv	I am contracted with several companies, all of which required me to sign a confidentiality agreement.
196	Inv	DCI
215	Inv	TD Ameritrade
221	Inv	I'm afraid I am not at liberty to say.
236	Inv	APS
243	Inv	International financial affiliates
249	Inv	Prefer to not disclose.
250	Inv	Carmax
268	Inv	Irg national
275	Inv	Financial Cycles
285	Inv	Mitchell Co
287	Inv	Convergent
293	Inv	J.R. Shearman and Associates
297	Inv	NA
298	Inv	Wachovia Securities

313	Inv	ML
322	Inv	A & B associates
326	Inv	Sun yat financial.
331	Inv	No answer
332	Inv	Walk in care.
336	Inv	None
345	Inv	New York City Pension Fund
346	Inv	Napoleon's Advent Financial Group
347	Inv	Confidential Business
357	Inv	Happy Hands
362	Inv	Coldwell Banker Real Estate
364	Inv	Nikkei Credit Union
373	Inv	Some
375	Inv	No disclosure
376	Inv	Peterson Financial
378	Inv	Avery Financial LLC
379	Inv	Unable to say
380	Inv	Edward Jones Investments
384	Inv	Vector Marketing
385	Inv	Describe the FIRST Adult Financial Literacy Education
387	Inv	LPL Financial
389	Inv	MMS (Money-Making Strategies)
393	Inv	Financial Interactions, LLC Maricopa County Community College District
396	Inv	Merrill Lynch
397	Inv	NA
399	Inv	MERRILL LYNCH
402	Inv	Willis Investment Counsel
408	Inv	Europress Ltd.
419	Inv	Lazard
420	Inv	EDUCATION FOR THE FUTURE
423	Inv	Smith real-estate investments
426	Inv	Gilman Ciocia
427	Inv	Regent Group
428	Inv	Merrill Lynch
429	Inv	Bank of America
431	Inv	Lincoln Investment Planning, Inc. The National Endowment for Financial Education® (NEFE®) is a nonprofit 501 (c) (3) foundation dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances
432	Inv	
433	Inv	Fortress The National Endowment for Financial Education® (NEFE®) is a nonprofit 501 (c) (3) foundation dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances. NEFE accomplishes its mission primarily by partnering with other concerned organizations to provide financial education to members of the public—in particular, to underserved individuals whose financial education issues are not being addressed by others.
434	Inv	
435	Inv	Fidelity Investments MyMoney.gov can help you. MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you do it better. Throughout the site, you will find important
436	Inv	

information from 20 federal agencies government wide.

437	Inv	B and B financial
438	Inv	Inceo
462	Inv	Hyperion
468	Inv	Cantor
470	Inv	Blackrock
477	Inv	Marsh and McLennan
482	Inv	I work for the Government.
491	Inv	Primerica Financial Services
512	Inv	Help work bicels.
515	Inv	I don't work for them....Better Trades is who I use.
529	Inv	Faith temple holiness church
534	Inv	Jones Investment Properties
543	Inv	Brown Brothers
561	Inv	NA
562	Inv	NA
		Money management should never get in the way of career advancement. Learn what you need to know to take advantage of a wide range of employer benefits, prepare for unexpected career changes and chart a clear path to job success
564	Inv	60 Degrees of Financial Literacy is a multi-faceted effort, spearheaded by the AICPA, with the support of state CPA societies. The program encourages CPAs to take a broad leadership role in volunteering to educate the American public, from school children to retirees, on financial topics that apply specifically to their particular stage of life
565	Inv	
567	Inv	NA
570	Inv	NA
576	Inv	boa
577	Inv	Figur
578	Inv	Laceys
579	Inv	The Financial Literacy and Education Commission
581	Inv	Primerica Financial Services
582	Inv	Reliance Trust Company
583	Inv	AS SPECIFIC AS YOU
6	NP	ARIS Solutions
7	NP	Mayview
16	NP	Elijahs Promise
24	NP	Easter Seals
28	NP	Grace Bible Church
33	NP	Verizon
39	NP	Catholic Family Charities
48	NP	Red Cross
52	NP	Silver Springs Baptist Church
53	NP	Prefer not to answer
58	NP	Community Enterprises but only at one office
66	NP	Housing authority
69	NP	Chamber of Commerce
77	NP	Christian Helping Hand Relief
79	NP	Catholic Diocese
82	NP	Loyola University Medical Center

86	NP	Community Action Committee of the Lehigh Valley
88	NP	Mercy Ships
91	NP	Austin ISD
96	NP	Catholic guardian
97	NP	Covenant Independent Living Services, Inc. I do not work for a group that provides Adult Financial Literacy Education. I have taught English as a Second Language. I have also spent two years in the Peace Corps in South America. I was with someone else. We became involved in Cooperative Buying for a group in the town that we lived in. It was begun by the Government of Chile. The President of Chile and his wife initiated a group buying program. We worked within it during the time (two years) that we were hosted by their country.
100	NP	
109	NP	Calvary Chapel of the Ojai Valley
116	NP	P.E.A.C.E.
117	NP	DSS
119	NP	I don't want to give that info out
123	NP	Not able to share
124	NP	St Johns Hospital
126	NP	SD One-Stop Career Center
132	NP	Mental Health/Mental Retardation
139	NP	Emerson Hospital
146	NP	Orange East Senior Center
149	NP	NA
150	NP	Hales Corners Lutheran Church
156	NP	Public schools
163	NP	Young Americans Club
177	NP	None
183	NP	None
200	NP	Master's Plan World Outreach Inc.
204	NP	Guardian
208	NP	College workshop
214	NP	PCDA
216	NP	Immaculate Conception Parish
220	NP	Pennridge School District
222	NP	Primrose center
223	NP	CCF LA Youth Center Incorporated. (The name is rather unusual but the facility is a youth center on one side and then a multipurpose learning center for adults on the other.
226	NP	
233	NP	Helping hands
241	NP	Planned Parenthood South
242	NP	UCP
244	NP	Housing Authority of Flemingsburg
247	NP	University of California
255	NP	CBN
256	NP	Diakon Lutheran Social Ministries
260	NP	Do not wish to say at this time
269	NP	Spurwink services
274	NP	Lutheran Social Services
317	NP	Harbor Homes, Inc.
356	NP	NA
441	NP	All Star Sales and Performance
444	NP	Citizens For citizens
446	NP	Visiting Nurses of York County

449	NP	RSNA
453	NP	Not at liberty to divulge
454	NP	Crown Financial
472	NP	Mennonite Mutual Aid
475	NP	House of Hope
478	NP	Zion United Church of Christ of Tremont
479	NP	CEO Network
487	NP	Family Resources
488	NP	MADD
490	NP	Minnesota public radio / marketplace money
495	NP	Baraboo Schools
502	NP	Blue Skies Behavioral Health
503	NP	FWE
509	NP	First Presbyterian Church and I volunteer for the Gateway Coalition
517	NP	None
522	NP	I do not wish to give you the name of my organization
524	NP	Cil
536	NP	CFE
537	NP	Rather not say
540	NP	Boys/girls club
545	NP	SCE College
548	NP	HCC
549	NP	NA
556	NP	PSCU-FS
584	NP	American Institute of Certified Public Accountants
585	NP	Women's Institute for a Secure Retirement
		National Council on Economic Education (please note that adult financial literacy is not a major component of our work; our main area of focus is K-12)
586	NP	Delaware Financial Literacy Institute and the Delaware Money School
588	NP	From Purses to Portfolios: Women Take Charge of Their Money
590	NP	Consumer Credit Counseling Service of Greater Dallas
599	NP	Consolidated Credit Counseling Services, Inc.
		FINRA (Financial Industry Regulatory Authority) FINRA Investor Education Foundation
601	NP	AHC Inc.
602	NP	Credit Union National Association
603	NP	Novadebt, A Garden State Consumer Credit Counseling Organization
605	NP	Wharton Equity Corp.
1	Other FS	SECURITY FINANCE
20	Other FS	Duke University
29	Other FS	MERRY LINCH
40	Other FS	Realty Executives
44	Other FS	Countrywide Home Loans
49	Other FS	Citigroup
68	Other FS	Prudential Financial
94	Other FS	Oracle
134	Other FS	All American Loan Corporation
138	Other FS	Corporate Asset Services.
147	Other FS	Fidelity Investments
148	Other FS	Green Tree
151	Other FS	F.F.P.
151	Other FS	Green Tree
162	Other FS	F.F.P.
166	Other FS	Harry Pavilack, P.A.
172	Other FS	Delta Financial Services

181	Other FS	None
185	Other FS	Wagner Tax & Estate Planning, Inc
199	Other FS	John Hancock
202	Other FS	BNC National Bank
210	Other FS	NYRC
219	Other FS	JERRY JONES & ASSOCIATES
225	Other FS	GetPrequalified.com
230	Other FS	Twin City Foods
231	Other FS	H&R Block
232	Other FS	Personal adviser
263	Other FS	Consumer credit group
272	Other FS	NAACP
283	Other FS	Chevron
284	Other FS	Citigroup
290	Other FS	MARMICH-GRAND ENTERPRISES
292	Other FS	H and R Block
440	Other FS	Financial Literacy
445	Other FS	Cash express
458	Other FS	Westhave Financial Resource Seminar
486	Other FS	Federal Housing Authority
489	Other FS	Premier mortgage funding
498	Other FS	Helping hands
500	Other FS	United services
508	Other FS	Ernst & Young
514	Other FS	H & R Block
518	Other FS	Citigroup
532	Other FS	Primerica
546	Other FS	Primerica financial services
552	Other FS	TD Bank
558	Other FS	The Real Estate Loan company
560	Other FS	DfES
587	Other FS	NA
594	Other FS	Cash Management Connection www.cashworkbooks.com
596	Other FS	H&R Block