



A division of NSLP

Financial Education

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As a nonprofit, our mission is to support schools as they arm students with the knowledge needed to become financially responsible adults through financial education and default prevention. We're out to help students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations.

We understand the importance of financial education and what it can mean to the future of all students. We've seen firsthand how students' perceptions of personal finances change after taking just one of our courses or speaking to one of our counselors. They become better equipped to handle their student loans and overall financial responsibilities. Our student-focused tools and resources provide invaluable financial education, outreach strategies and guidance designed for repayment success. Designed to raise the knowledge level and confidence of both students and on-campus counselors so financial literacy becomes commonplace and a healthy relationship with money becomes part of everyday life.



Financial Aptitude Analysis

Helping bring financial education to schools by:

- Identifying the need for a financial education plan
- Demonstrating where knowledge is lacking
- Focusing financial education tactics

We strongly believe there is a real need for schools to offer financial education to all students and the counselors who serve them. Not just generalized classes, but a focused program designed to deliver relevant information for effective learning. But before that can happen, it's imperative to know the financial knowledge levels and behaviors of those on your campus. Our Financial Aptitude Analysis helps us determine your school's knowledge-based benchmark, so you're able to choose courses that will have the most impact on your student body. We think this analysis is so crucial in establishing a foundation of financial success, that we offer it for free. We think it's vital information all schools deserve to have, with no strings attached.

Inceptia's Financial Aptitude Analysis not only measures understanding of financial topics, it also explores attitudes and behaviors.

- For students, the process begins with a strategically crafted survey based on the U.S. Department of the Treasury's Financial Literacy and Education Commission's financial education core competencies.
- For staff, the process begins with a strategically crafted survey based largely on content from our own Personal Financial Management Certification program.
- Reports help us craft a customized plan of action based on the specific needs of your students and school.

Financially illiterate high school students become financially illiterate college students.

The more students know about money, the more likely they'll repay student loans and stay in school. But, before you can define a financial education strategy, you need to establish a baseline.

Personal Financial Management Certification

Fostering confidence for those on the front line by:

- Providing skills to lead money management discussions
- Increasing knowledge to counsel students
- Offering a self-paced and self-contained program

It is a given that students will have questions about how to handle their money. It should also be a given that schools will provide higher education professionals and peer counselors the resources to answer those questions. Our Personal Financial Management Certification program offers a self-paced and self-contained online learning experience that raises the knowledge levels of those on campus to jump start money management conversations. Conversations that lead to student success.

We offer a dynamic curriculum:

- This in-depth curriculum offers a thorough, easy-to-understand textbook, a web-guided tutorial on all of the chapters and access to additional online resources.
- Although self-paced and accessible 24/7, participants have access to one-on-one assistance from a program administrator.
- Knowledge checks help indicate knowledge gaps and competency of subjects.
- User dashboard offers participants opportunities to check their understanding as they master each chapter.
- Intuitive and well-designed, our online final exam provides participants with the ability to demonstrate their knowledge gain.

"The [Personal Financial Management Certification] program is a comprehensive financial education program packed with tools and techniques to help me counsel students on proper financial management."

**David Glezerman,
Bursar, Temple
University**

Participants experience an average knowledge increase of 27.2 percent from pre-assessment to the final exam.

The robust web portal offers content corresponding to the textbook's 15 core subjects, instructor-led videos, a supportive community forum and tools to reinforce learning objectives.

- Financial Planning
- Banking
- Planning for College
- Time Value of Money
- Debt Management
- Careers
- Spending
- Risk Management
- Relationships and Money
- Taxes
- Cars
- Investing
- Credit
- Housing
- How to Talk about Money

Since financial education is an ongoing process, participants should expect to complete 20 Continuing Education Units (CEUs) every two years to maintain their certification as a Certified Personal Financial Manager (CPFM).

"This [Personal Financial Management Certification] program will make my staff more competent and more confident when counseling students."

**Kimberly Brown, Ph.D.,
Director of Finance,
Midwestern University**



Financial Avenue

Online Financial Education Program

We're helping prepare students for financial success with a program featuring:

- Interactive tools, activities, videos and resources
- Content addressing the Financial Literacy and Education Commission's core competencies
- Impactful courses and mini-modules

Teaching students about real-world financial basics and responsibilities in an engaging online setting helps students walk away armed with practical advice that will set them up for future money management success. Based on the U.S. Department of the Treasury's Financial Literacy and Education Commission's financial education core competencies, Financial Avenue, our award-winning online financial education courses and mini-modules, are packed with proven learning objectives, videos, articles and resources that deliver important information on everything from balancing a checkbook, to reading contract fine print, to credit cards, to paying for college. It's information that every student needs to know in order to obtain good financial skills now and in the future.

"I plan to use these [Financial Avenue] courses effectively to transform the way I use my money."

student participant

More than 30,000 Financial Avenue courses and mini-modules have been completed. On average, there is a 31 percent improvement between participants' pre- and post-test scores.

Students learn at their own pace utilizing 5-15 minute mini-modules and 30-40 minute courses that are available 24/7.

Courses

- Budgeting
- Credit History
- Credit Cards
- Contracts
- Identity Theft
- Paying for College

Mini-Modules

- Working in College
- Banking Basics
- Borrowing Money
- Investing in Your Future
- Taxes & You
- Understanding a Paycheck
- Understanding Insurance
- Importance of Saving
- Your First Job
- Tackling Debt

“Our goal with Financial Avenue has been to see an increase in the financial literacy of students who participate. That’s been easy to detect from the reports we can run.”

**Mary Howard,
Financial Literacy Program
Manager & General
Manager, Western Outreach,
Student Assistance
Foundation**
