

# Listen, Respond... and Build

by Ted Beck

**W**hen I joined the National Endowment for Financial Education® (NEFE®) in October 2005, I was immediately impressed with the wealth of excellent financial education programs and materials that are available to consumers—not only from NEFE, but also from its many partners, including CUNA.

In response, I have focused NEFE's efforts during the past year on strategic ways to *create more demand* for these outstanding programs. Only by discovering ways to encourage Americans

to take better advantage of the financial education that is available to them can we have a major impact on raising the financial literacy of our country.

## Financial education on demand

Creating and meeting demand occurs in small and large ways. Each time we listen and thoughtfully respond to one person's need for sound, unbiased financial information, we help foster demand to learn more about the principles of wise money management. We take a small but important step toward the goal of "people helping people" achieve financial well-being.

On a larger scale, NEFE has worked this past year to build more demand for financial education as we planned and implemented revisions to the NEFE High School Financial Planning Program® (HSFPP). We spent many hours listening to what students, teachers, and our partners wanted, and responded with a revised program that we believe will propel us well beyond the 4.6 million students who have been reached by the program in all 50 states since its introduction 22 years ago.

Our efforts to build and meet demand for the HSFPP will make you

invaluable work easier as you join NEFE and the Cooperative Extension System—and, now, JA (Junior Achievement) Worldwide—in getting the program into the hands of mil-

lions more young Americans. In addition, promoting a "new and improved" HSFPP gives your credit union a unique window of opportunity to help create demand for financial education in schools, and gain additional visibility in your community.

**We must find strategic ways to create more demand for outstanding financial education.**

## What's to come?

As for what's new and improved in the HSFPP, you can tell educators and community leaders that:

- The curriculum content has been shaped by educators and subject matter experts, and the learning plan was created by a professional instructional designer who is also an experienced teacher.
- The material is linked to education standards in 49 states, and to several national-level subject-area standards.
- The revised materials reflect the input of teachers and students who participated in lab and field tests.
- It is a paper-and-pencil curriculum—which is still in demand by most teachers—with a new, edgy design that teenagers respond to.
- The program is supported by a dynamic Web site that offers a large storehouse of materials for teachers; tools, games, and real-life learning exercises for students; and ideas for extending financial education beyond the classroom, including a special section for parents.
- Free teacher training will be available in-person and online.

- The effectiveness of the revised program will be evaluated by university researchers, school districts, and teachers.

During the 2005-2006 school year, credit unions were directly responsible for approximately 900 orders, amounting to more than 71,000 student guides being distributed—and these are minimum numbers because not every order tracks back to the original contact. In addition, credit union volunteers around the country were involved in helping to teach the HSFPP on more than 2,250 occasions during the same period.

These are impressive figures, but there is more to accomplish. Whether you participate by promoting HSFPP in your school district, volunteering to train teachers, or team teaching in the classroom, you can affect the future of America's young people by creating demand for education that provides a lifetime of sound money management skills.

Watch for the revised HSFPP to be unveiled by mid-year and to be in high schools across the country next fall. To learn how you and your credit union can get involved, go to CUNA's Web site at [cuna.org/initiatives/youth/hsfpp.html](http://cuna.org/initiatives/youth/hsfpp.html) or contact Lanell Daniel-Knight at the National Endowment for Financial Education ([ldk@nefe.org](mailto:ldk@nefe.org)).

And, beyond the HSFPP, let's continue to stress the importance of financial education to everyone we meet. With this mindset, we will make a difference in the lives of all Americans. ■



*Ted Beck  
([tbeck@nefe.org](mailto:tbeck@nefe.org)) is president and CEO of the National Endowment for Financial Education.*