

The Word Is Getting Out

I begin this message by thanking you for your dedication and hard work on behalf of the NEFE High School Financial Planning Program® (HSFPP). We have just experienced a record-breaking year for enrollments, due in part to the successful partnership among the National Endowment for Financial Education® (NEFE®), the Credit Union National Association, and the USDA Cooperative State Research, Education, and Extension Service.

Some of the key accomplishments we realized in this second year include:

- A substantially improved co-

ordination between credit unions and Extension offices throughout the country;

- Increased community involvement;
- A major, successful revision of the HSFPP; and, most important,
- A vastly increased number of young people who learned personal finance basics through the HSFPP.

Thank you for a record-breaking year.

The revised HSFPP describes an entrepreneur — someone who sees a need and acts upon it — as a hard worker, a team player, a risk-taker, and a motivator. These characteristics also describe credit union professionals and Extension educators.

Your dedication and hard work have established a solid foundation for this partnership.

The 345,900 students who enrolled in the program and whose

lives you have touched during the 2000-2001 school year reflect the fruits of your labor. This number represents a 33 percent increase in student enrollments over the previous year. We achieved it through NEFE, credit union professionals, and Extension educators working diligently together at national, state, and local levels. With the pooling of our resources and yours, we hope to continue to provide young people with a lifetime of sound money management skills.

Again, we deeply appreciate your commitment. As tireless proponents of youth financial education, you know the work has just begun. *



by William L. Anthes, Ph.D., President/CEO, National Endowment for Financial Education

Fly With Financial Literacy

It's September 30, 2001, my first flight after America's 9-1-1 call challenging our freedom.

An otherwise routine day now includes knots in my stomach, stiffness crawling up my back, and skepticism in my glance.

It is fear I face, fear of the unknown. Suddenly, the message for this article becomes crystal clear.

Personal financial freedom is at the cornerstone of our democracy. The NEFE High School Financial Planning Program® (HSFPP) is a proven antidote to financial fear.

Our goal is to bring financial literacy to every student in America.

Cooperative Extension is proud to be a key partner in the design, delivery, and impact evaluation of the HSFPP. (See article on page 6A.) Work proceeds to link local Cooperative Extension educators with credit union professionals. Together, our ambitious goal is to

bring the financial literacy message to every high school student in America.

Especially in uncertain times, credit control, a savings habit, and the ability to make good financial decisions takes on even greater impor-

tance. I urge you, as credit union professionals, to join with NEFE and Cooperative Extension to help youth fly high through life with sound personal finance skills.

*Cooperative Extension is a nationwide educational network linking local Extension offices, public universities in every state, and the federal government through an agency of the U.S. Department of Agriculture. To find an Extension contact near you, go to www.reeusda.gov/ecs/cfe.htm and click on Directory. Availability for Extension work on the HSFPP varies by location. For help in contacting a local Extension educator, e-mail pheckman@cuna.com. **



by Jane Schuchardt, Ph.D. National Program Leader, U.S. Department of Agriculture Cooperative State Research, Education and Extension Service

Note: The NEFE High School Financial Planning Program is offered at no cost to schools throughout the country through a collaboration with CUNA & Affiliates, America's credit unions, and the Cooperative Extension System.