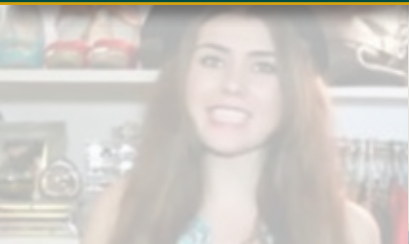


Nefe Digest

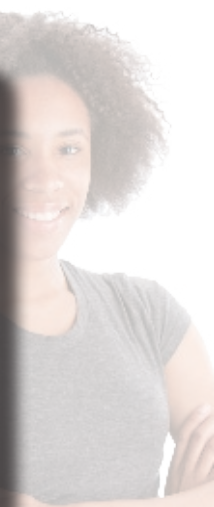
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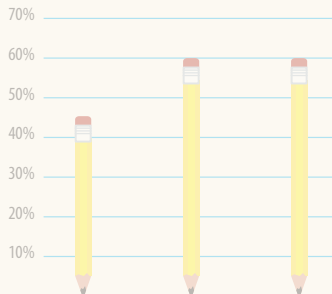
2013 Year in Review

NEFE Expands Tools and Initiatives to Advance the Financial Literacy Field



Tools from NEFE:
CashCourse
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TOOLS from NEFE



NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION



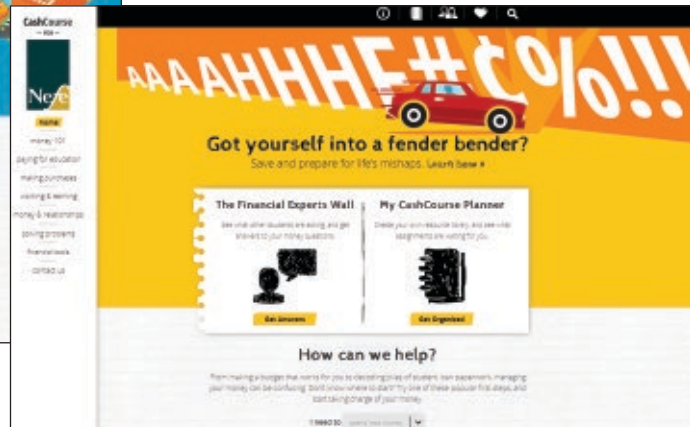
Helping Americans make informed financial decisions throughout their lifetimes takes a lot of work—and it doesn't happen in a vacuum. Countless individuals across the country help the National Endowment for Financial Education (NEFE) work toward its mission. Here is a look at what NEFE and its partners in financial capability accomplished this year.

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CashCourse Rebuild Launch

In October 2013, NEFE launched the upgraded version of its online financial education program for college and university students, CashCourse®.



Who Should Use CashCourse

CashCourse is used at more than 800 schools across the country. The new features of the website are geared toward creating a more engaging online experience for both students and school administrators, as well as meeting current Web usability standards.

Since its launch in 2007, CashCourse has provided financial literacy resources tailored to college and university students. Over CashCourse's six-year span, the population of "non-traditional" students using the program has grown quickly, reflecting the large number of community colleges and trade schools offering CashCourse to their students.

How is CashCourse Changing

CashCourse features a more modern design, new technical features, and expanded content such as articles, quizzes, and worksheets, based on feedback from college administrators.

"We've worked hard to make sure that NEFE continues to deliver the tools that schools and students need," says Amy Hartenstine, director of the CashCourse program. "The new CashCourse reflects input from schools across the country; we've added more online tools that schools can use to keep their students actively learning about personal finance."

One of the biggest changes to CashCourse this year is the addition of individual student accounts. Students now can log in to CashCourse to get a personalized experience by saving their favorite resources and tools and completing assignments from faculty and staff members at their school.

School administrators also can log in to assign lessons directly to their students and monitor the students' progress and participation. These features allow for increased tracking and

analytics, which is a valuable measurement tool for schools that need to meet specific financial literacy requirements.

NEFE continues to prioritize meeting the needs of underserved populations, and CashCourse is a popular resource among federal TRIO programs, which provide educational opportunities for low-income, first-generation students, and students with disabilities.

The updated CashCourse website allows those schools receiving federal grant aid to measure student participation in a personal finance program.

Why Update

NEFE chose to expand the number of resources that address the different needs of older and part-time students, specifically through the addition of more articles on topics like employee rights, financial aid options, starting a family, and buying a home. CashCourse also has an expanded Paying for Education section, which was updated with input from the National Association of Student Financial Aid Administrators (NASFAA).

To see the new CashCourse, visit www.cashcourse.org and create a free account to access CashCourse resources and tools. You also can take a video tour of the new website at info.cashcourse.org.

About the Series: *Tools from NEFE* shares the vast collection of resources available from NEFE to help our readers in the financial literacy community educate and inspire positive change among the populations they serve, from high school students and employees to adult learners and retirees. See previous entries in the Digest archive at www.nefe.org/press-room/nefe-digest.

New and Upgraded Online Resources

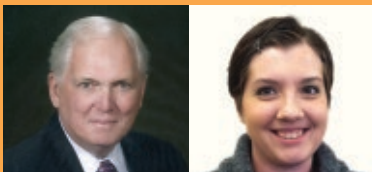
With easy-to-understand, comprehensive, self-service information on financial basics, NEFE's websites continue to serve as valuable tools for consumers. This is especially true after this year of additions and enhancements, all of which made NEFE's online educational resources more relevant, personalized, and helpful to visitors.

Blog Highlights Many Paths to Financial Independence

Grounded in the idea that there is no one formula for financial success, On Your Own (www.onyourown.org) reaches young Americans at the time they need it most—when they're just starting out. The blog, which NEFE launched in June, provides readers information that resonates with the choices, challenges, and life events they will encounter as emerging financial decision makers. From real-life success stories and money mistakes to reports on credit scores and college costs, On Your Own helps readers navigate their first few years of financial independence.



MEET OUR EXPERTS!



Ron Smith

Sandi Nowakowski

Column Answers Common Student Questions

Today's college and university students have many and varied financial questions—from how to build credit to how to manage school while running a household and holding down a job. Although CashCourse®, NEFE's money management website for college students, already addresses many of its users' queries with existing content, NEFE wanted to provide more personalization and interaction on the site. So it created Ask an Expert, a column through which financial experts answer frequently asked questions submitted by student users. To view the column archive, visit www.cashcourse.org/lite/FAQs.

Financial Four Makes Goal Setting Fun

Go anywhere during March, and you'll be inundated with messages enticing you to get in on the Madness. For the second year, NEFE and the Financial Planning Association® (FPA®) have transformed this tournament hype into a teachable moment. With Financial Four (www.financialfour.org), an interactive online bracket, users rank priorities among 32 financial concepts selected by experts within the FPA membership. The tool is a helpful resource for guiding learners of all ages in prioritizing money-related goals and actions.



SAM SAYS



Smart About Money Debuts New Look and Features

When NEFE redesigned its flagship online consumer resource, Smart About Money (www.smartaboutmoney.org), it focused primarily on personalization. The site, which launched anew in January, now features a more user-friendly navigation, updated content, and new tools for consumers to track their budgets, establish long-term goals, and bookmark helpful information and resources. In addition, the site still features the popular Resource Library, a storehouse where professionals can find helpful financial education materials to share with clients.

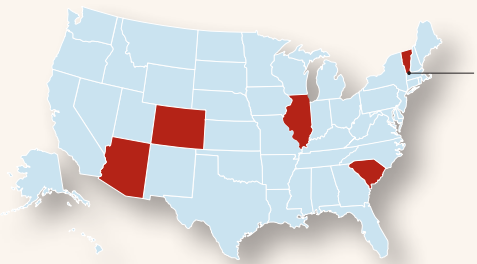
Advances in Strategic Initiatives

As a thought leader in the financial capability community, NEFE plays a significant role in setting the national agenda. From core competencies for young Americans and initiatives for communities and workplaces to teacher preparedness and diminished financial capacity, NEFE worked to move forward priorities for helping Americans of all ages and backgrounds.

Unveiling the Complexities of Diminished Capacity

When NEFE convened financial capability experts in March to examine diminished financial capacity (DFC), it shed light on the numerous challenges that comprise this nationwide issue. For example, many aging Americans avoid the fact that DFC is a real threat to their decision-making abilities. At the same time, family members and professionals aren't sure when or how to intervene or help, not only because DFC can be difficult to identify but also because the issue crosses emotional, familial, and legal lines. Experts at this forum identified key next steps regarding DFC, available in the discussion summary at: www.nefe.org/what-we-provide/primary-research/diminished-capacity-financial-decision-making.





Pilot Locations

Priming Teachers Before They Enter the Classroom

Building off the success of the Jump\$tart Teacher Training Alliance teacher training pilot program—which produced a model that now is available for widespread implementation—NEFE and others are extending their efforts to pre-service teachers. In March, NEFE hosted a salon to discuss the needs, obstacles, and opportunities for integrating personal finance content into the education major at universities. Read about the action items identified in the discussion summary at www.nefe.org/what-we-provide/primary-research/pre-service-teacher-training-salon.

Embedding Lifelong Financial Capability for Americans

The President’s Advisory Council on Financial Capability Feb. 19 issued its final report to President Barack Obama, offering 15 recommendations designed to assist Americans in better understanding financial matters and making informed financial decisions. The Council’s four top recommendations focused on consistent and continuing integration of financial education into Americans’ lives: in families and schools; in workplaces; in local communities; and through an appropriate balance of research-based education, regulation, and product design to benefit consumers. Several resources endorsed by the Council are available to the public; find them and the final report at www.treasury.gov/resource-center/financial-education/Pages/Advisory.aspx.



Enhanced Teaching Tools and Resources

Because educators, practitioners, and volunteers are a valuable part of NEFE’s work, NEFE continually updates its resources for facilitating financial education in local communities. Not only has NEFE offered additional program materials for the recently redesigned NEFE High School Financial Planning Program® (HSFPP), but also it has updated other important partner resources.



Evaluation Toolkit Goes Interactive

To make it easier for educators to evaluate their financial capability programs, NEFE updated its Financial Education Evaluation Toolkit® (<http://toolkit.nefe.org>). With the new toolkit, educators can generate an online version of their surveys complete with their own URLs. This allows users to issue the survey to students online, while tracking respondents’ names, email addresses, and responses to evaluation questions.

Partners Release Revised Materials

NEFE worked with partners to release new editions of two important booklets for consumers:

- The Red Cross Disaster and Financial Planning Guide aims to help Americans prepare for disasters before they strike, and financially cope with them after they happen. The guide will be available on partner websites.
- Making Adoption an Affordable Option seeks to help Americans considering adoption understand all facets of the process, giving them specific financial details and considerations for making it work for their family.



Workshop Kits Tackles Case Management

NEFE recognizes that many professionals working to help people with specific situations end up counseling clients on financial matters as well. To help, NEFE added case management tools to Financial Workshop Kits (www.financialworkshopkits.org), its online resource for community educators. The new section includes a guide called Blueprint for Community-Based Financial Education, which provides a foundation for nonprofit leaders to build a strategic approach to their financial education programs.

To learn more, visit the NEFE Digest archive at www.nefe.org/press-room/nefe-digest/nefe-digest-2013.



NEFE, RTDNA Present 2013 Excellence in Personal Finance Reporting Awards

The National Endowment for Financial Education, in partnership with the Radio Television Digital News Association (RTDNA), has honored three recipients with the 2013 Excellence in Personal Finance Reporting Award.

“The quality of consumer finance content being produced by local and national journalists continues to benefit Americans from all walks of life as they recover from the economic downturn,” says NEFE President and CEO Ted Beck, who presented the awards to Uri Berliner, Don Dare, and Blake Ellis at the 2013 Excellence in Journalism convention in Anaheim, Calif., on August 25.

Berliner, senior business editor with National Public Radio (NPR), was recognized in the radio category for his series “Dollar for Dollar,” in which he invested his own money into various funds while getting advice along the way from psychologists and investors to better understand the psychology behind investing.

“The quality of consumer finance content being produced by local and national journalists continues to benefit Americans from all walks of life as they recover from the economic downturn.”

“Sometimes inserting yourself in the story can make for a better narrative,” says Berliner.

Berliner has been with NPR since 1999 and has supervised much of the network’s coverage on the financial crisis, the auto industry, energy, and the workplace. He helped establish Planet Money, a prize-winning multimedia team that covers the global economy.



From left to right: Personal Finance Reporting Award winners Uri Berliner, Blake Ellis, Don Dare, with RTDNA Executive Director Mike Cavender and NEFE President Ted Beck.

In the television category, Dare, a reporter and anchor with WATE-TV in Knoxville, Tenn., was awarded for his “6 On Your Side” series. He recalls receiving a viewer tip that led him to a debt relief firm which allegedly had taken more than \$3,000 from a consumer after promises of helping her get rid of her debt. With more than 40 years of reporting experience, Dare knew the story would have the most impact if he let her tell

the story on camera in her own words.

“In many circumstances as a journalist it’s important to be an advocate for the consumer,” he says.

Among digital entries, Ellis, a personal finance reporter with CNNMoney.com, was recognized for her work on a series focusing on the financial challenges of same-sex couples. Ellis and her editors initially felt the stories on how the Defense of Marriage Act financially impacts gay couples would not get much traffic but they decided it was a story that needed to be told. As it turned out,

the profiles of couples were some of the most-read articles on CNNMoney.com when they were published.

“It was important to find a variety of couples willing to share their specific situations to help illustrate the unique challenges,” says Ellis. “I let couples tell their own stories.”

Ellis’ same-sex marriage coverage also earned her a first place Excellence in Online Journalism Award from the National Lesbian and Gay Journalists Association this year.

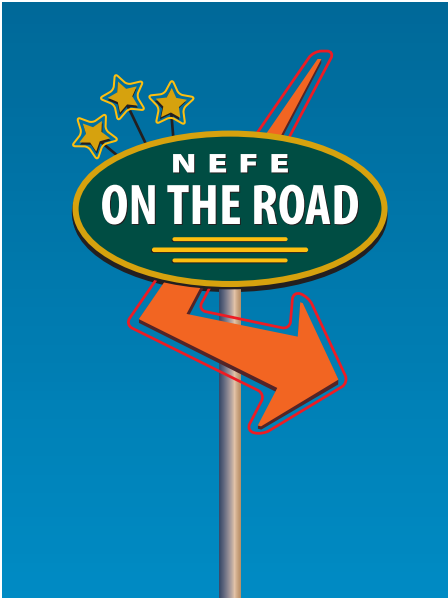
This is the second consecutive year that NEFE and the RTDNA have presented the awards as part of the two organizations’ ongoing efforts to encourage radio, television, and online news outlets to report on personal finance issues with clarity and innovation.

Read more about the Excellence in Personal Finance Reporting Awards on NEFE.org/press-room.

HOLIDAY CLOSINGS

NEFE will be closed on Nov. 21-22 for Thanksgiving, Dec. 23-27 for Christmas, and Jan. 1 for New Year’s Day.

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Stop by our booth or look for us at the following conferences:

The Jump\$tart Coalition National Educator Conference	Nov 1-3	Washington, D.C.
Mid-America Association of Educational Opportunity Program Personnel (MAEOPP)	Nov 3-6	Columbus, Ohio
Southwest Association of Student Financial Aid Administrators (SWASFAA) Conference	Nov 6-8	Little Rock, Ark.
Southwest Association of Student Assistance Programs (SWASAP) Conference.	Nov 10-13	Little Rock, Ark.
Global Financial Literacy Summit	Nov 13	Amsterdam
Hope Global Financial Dignity Summit	Nov 13-14	Atlanta, Ga.
Association for Financial Counseling and Planning Education (AFCPE) Annual Research and Training Symposium	Nov 20-22	Greenville, S.C.
Northwest Association of Educational Opportunity Programs (NAEOP) . . .	Nov 20-23	Portland, Ore.
National Council for the Social Studies (NCSS)	Nov 22-24	St. Louis, Mo.
Consumer Federation of America (CFA) Financial Services Conference. . . .	Dec 5-6	Washington, D.C.

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The mission of the National Endowment for Financial Education is to inspire empowered financial decision making for individuals and families through every stage of life.

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