



Strategic Partnership Initiative

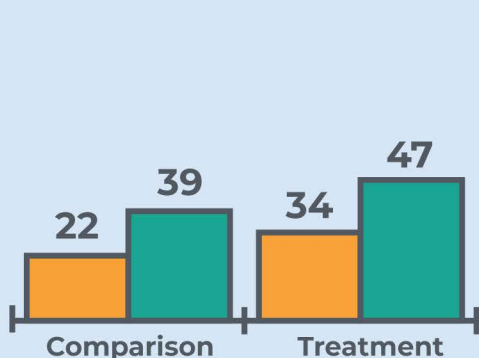
Preliminary Results



NEFE's research-to-practice initiative with the **Appalachian College Association (ACA)** completed its initial year with seven participating colleges. ICF, an independent research firm, evaluated the effects of financial education programming on the students' financial well-being, knowledge and skills. Captured below are key takeaways from the survey results that assessed the impact of students who participated in interventions (Treatment group) and students who did not (Comparison group) throughout the academic year.

Financial Well-Being

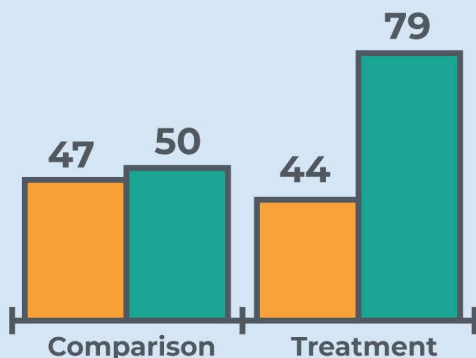
Percentage of Students Reporting "Mostly" or "Very Well" Financial Well-Being



"I can enjoy life because of the way I'm managing my money"

Financial Knowledge

Percentage of Respondents Reporting "Mostly" or "Very Well" Subjective Financial Knowledge

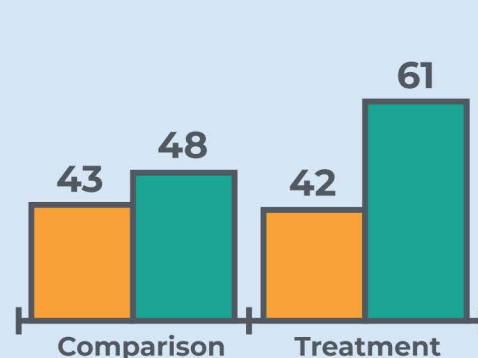


"[I know] how to increase my credit score over time"

● Pre-Survey ● Post-Survey

Financial Skills

Percentage of Students Reporting "Completely" or "Very Well" Financial Skills



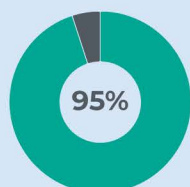
"I know how to get myself to follow through on my financial intentions"

Financial Behaviors

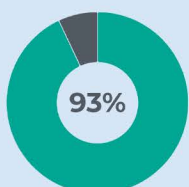
Students in the treatment group were **significantly more likely** to use budgets to manage their finances than students in the comparison group. This indicates that financial education interventions had a **positive impact** on students.

Program Relevance

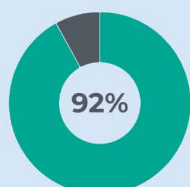
Percentage of Students Reporting they "Strongly Agree" or "Somewhat Agree" on Overall Program Relevance



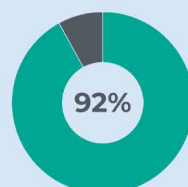
The financial topics covered were relevant to me.



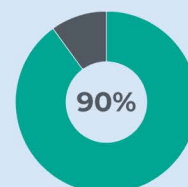
What I learned has helped me manage my money better.



The amount of time necessary to complete was reasonable.



I feel more prepared to make good financial decisions.



I enjoyed participating.