

# Taking Ownership of the Future



## Quick Reference Guide

The National Strategy for Financial Literacy  
2006

A product of the U.S. Department of the Treasury



# Letter from the Secretary



April 4, 2006

The economic leadership of President George W. Bush has made this a time of terrific economic growth in America. Because of the President's pro-growth policies, Americans are keeping more of what they make, millions of jobs have been created, and homeownership is at an all time high. With good economic times comes an increased level of economic independence and more Americans every day know the pride of ownership. Ownership of one's home, secure health care and a sound retirement savings all contribute to an individual's sense of security and empowerment. The financial security that comes from owning something affords Americans the opportunity to plan for the years ahead, and when people feel they have a stake in the future, they build stronger families, stronger communities, and a stronger America.

With the power of ownership goes the power of financial knowledge; the two are inextricably linked. Americans can only manage their money and other assets if they understand what they own, and they are better able to improve their own economic situations if they understand the basics of finance. Our robust marketplace for financial services provides the American consumer with a multitude of choices. Making the right choices requires a certain level of financial literacy. That is why financial education is one of the pillars supporting the President's vision of an ownership society and it is why I am delighted to submit this document.

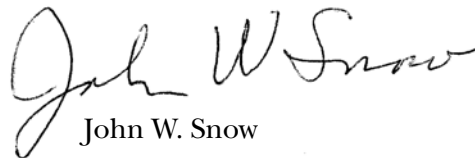
*Taking Ownership of the Future: The National Strategy for Financial Literacy* (Strategy) is the game plan for improving financial education in America. The Strategy was called for by the Fair and Accurate Credit Transactions (FACT) Act of 2003, which also directed the Treasury Department to lead a group of 19 other federal agencies, officially called the Financial Literacy and Education Commission (Commission), in an effort to help Americans learn more about their money. In addition, the Treasury Department is issuing this *Quick Reference Guide*, which offers readers a brief summary of the Strategy's tactics and calls to action, as well as a list of financial education resources.

Since 2004, the Treasury Department has been working closely with our partner agencies to implement the FACT Act and improve financial education in America. In 2004, the Commission launched a one-stop shop for free financial education publications from the federal government. Now Americans can visit MyMoney.gov or call 1-888-MyMoney to access helpful financial education materials in both English and Spanish. Today, the Commission takes the next important step with the submission of the Strategy.

The Strategy looks at a variety of important topics such as homeownership, credit management, retirement savings, and many other issues and describes the challenges and the solutions. Sometimes the solutions come from Federal government, but often non-profit organizations, businesses, and other private sector players provide important resources for those wishing to learn more about financial matters. The Strategy also encourages Americans to take advantage of the many tools to help them save money to buy a home, properly plan for retirement, or better manage their monthly household income. Finally, the Strategy puts forward examples of financial education programs that community leaders, business people, and volunteers can all look to as they design programs of their own to enhance financial literacy. The *Quick Reference Guide* contains more information on these programs.

Our goal is to make people more aware of the importance of financial education and challenge organizations across the country to help Americans become more financially literate so they can take ownership of their futures. I invite you to join this effort.

Sincerely,

A handwritten signature in black ink that reads "John W. Snow". The signature is written in a cursive style with a large, stylized "J" and "S".

John W. Snow

Secretary of the Treasury

# Executive Summary

Improving financial literacy has the potential to improve the lives of millions of Americans. Congress passed the Fair and Accurate Credit Transactions (FACT) Act in 2003 and included Title V which established the Financial Literacy and Education Commission made up of 20 federal agencies. On December 4, 2003, President George W. Bush signed the FACT Act into law. The law's charge for the Commission was to "improve the financial literacy and education of persons in the United States through development of a national strategy."<sup>1</sup>

Financial education can help people own a home, live a comfortable retirement, finance an education for themselves or their children, avoid fraud, and generally make the most of the numerous choices afforded by our modern marketplace of financial products and services. However uninformed choices can be dangerous. That is why the ultimate goal of this *Strategy* is to empower individuals to choose wisely.

The *Strategy* recognizes that the infrastructure of financial education can only be erected with the cooperation of three builders: the government, the private sector, and the individual. Each of these "builders" has its role. The government can regulate the financial marketplace and provide information for consumers. The private sector, including for-profit and non-profit organizations, can use its expertise, resources, and positioning to provide financial literacy programs. Individuals can take an interest in managing their finances and use the

information and programs provided by the government and private sector to improve their lives and those of their loved ones.

No one of these groups can succeed in assembling a financial education system alone. Yet mere cooperation without coordination is not enough. Therefore all three of these players must work together to assemble a national infrastructure for financial education under a common blueprint. The *Strategy* provides such a blueprint. The *Strategy's* blueprint is firm enough to give general direction, but flexible enough to allow different players to choose their own roles in enhancing financial education. The *Strategy* is a blueprint that is intended for the private sector, individuals, and government. The private sector can use the *Strategy's* definition of the challenges and the best practices as tools to focus and design future efforts. Individuals can use some of the resources listed to better manage their financial affairs. Government policymakers can use the *Strategy* to frame their analyses on financial literacy matters.

Each chapter recommends one or more Calls to Action – proposals for next steps for further development of our financial education infrastructure. Most of the proposals call upon the Federal government to take steps to raise the level of financial literacy. Some of these proposals call upon the private sector to expand their involvement in financial education. Other proposals suggest steps individuals should take for themselves to enhance their financial knowledge.

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<sup>1</sup> Section 513 (b), Title V, Fair and Accurate Credit Transactions Act, 2003

## *Purpose*

Beyond meeting a statutory requirement, there are three major purposes to the *Strategy*. First, the document is designed to identify issues within the field of financial education. This will assist policymakers and practitioners alike as they assess the national level of financial literacy. Second, the *Strategy* proposes solutions — in some cases by suggesting specific steps and in other cases by offering examples of programs with features that should be replicated by organizations wishing to spread financial literacy. Third, the *Strategy* seeks to advance the national conversation on financial education. Improving financial literacy requires first awareness and then action in government, in the private sector, and among individuals. Therefore, the *Strategy* is designed to serve as a discussion piece, an action plan, and, in time, a rallying point for those advocating for greater financial literacy in America.

## *Structure and Organization of the Strategy*

In developing the *Strategy*, the Commission focused on 13 different topics for addressing the wide range of financial issues Americans face.

### **Topic Areas**

The *Strategy* contains 13 subject-specific chapters. The *Strategy* begins with an examination of general savings issues in Chapter 1. To transform the time-honored American dream of owning one's own home into an achievable reality, Chapter 2 of the *Strategy* addresses the topic of homeownership. As Social Security benefits

alone may not allow Americans to maintain their pre-retirement financial standing, Chapter 3 addresses the need to properly attend to their future financial well being. Chapters 4 through 7 of the *Strategy* address important financial applications such as credit, consumer protection, taxpayer rights, and investor protection. Chapters 8 through 10 focus on key audience sectors that require targeted financial education, including the unbanked and multicultural populations, and K-12 and postsecondary students. Finally, chapters 11 through 13 of the *Strategy* address important organizational and logistic topics, such as program evaluation and improvement, coordination efforts, and the international perspective.

Each chapter contains an overview of the topic, a discussion of the challenges and issues specific to that topic, and illustrations of potential solutions to address those challenges. Additionally, each chapter concludes with one or more calls to action which are keyed to one or more of five basic tactics for financial literacy, listed below.

### **Overviews**

Each chapter begins with an introduction to the current landscape of the respective topic.

This section will set the stage for an in-depth treatment of the subject matter. The overviews discuss recent developments in that subject area, describe economic impacts of the current situation continuing as the status quo, and provide quantitative data from secondary research that illustrates the current state of affairs in a tangible way.

## Challenges

While the Overview frames the discussion, the Challenges section actually paints the picture of the problems Americans are having with this financial topic. Only when such challenges are accurately identified can effective solutions be proposed.

## Issues and Solutions

The Issues section looks at the challenges identified in the previous section through the lens of financial education. This section then describes actual financial education programs that help Americans meet these challenges. The Federal government programs are mentioned so readers can make use of them to assist with their financial affairs. The non-Federal government programs are discussed generically as illustrations of programs that are effectively addressing the topic of the chapter. These programs are included as models for those readers wishing to establish or improve their own financial education programs.

While the essential elements of the cited programs are described in the respective chapters of the *Strategy*, the programs' names are not listed (with the exception of Federal government programs). Readers wishing to learn more about any of the programs listed can find the name of the program and contact information in this document—the Treasury's *Quick Reference Guide*. By listing programs by name, the *Quick Reference Guide* gives the reader the ability to research each of these programs for further information on the initiative described or to directly reach out to the organizers of the program.

## Calls to Action

Each chapter of the *Strategy* calls for specific actions to improve financial literacy for all Americans. Each of these Calls to Action may be directed to the Federal government, the private sector, or to individuals. The 26 Calls to Action identify concrete steps that should be undertaken to meet the challenges identified in that chapter. Each Call to Action is associated with a tactic or tactics described below. These five tactics occur in different combinations and are broad methods or approaches for addressing the various financial education issues described in the chapter. In the *Strategy*, each Call to Action is found at the end of its respective chapter. A complete list of all the Calls to Action is included at the end of this *Quick Reference Guide*.

As referenced above, the Commission found certain fundamental approaches to improving financial literacy that cut across subject areas. These five specific tactics are considered the “Who, What, Where, When, and How” of raising the level of financial literacy for all Americans. The tactics are essential to replicating the success of the programs cited and to implementing the *Strategy*'s Calls to Action.

### Who?

*Tailor Messages to Target Audience*



Because improving the financial literacy of Americans is an action that cannot occur using a “one-size-fits-all” approach, effective

outreach and education efforts require message development that is tailored to particular audiences. This is particularly important when communicating with key demographics, including seniors, youth, the unbanked, multicultural populations, those in geographically remote locations, and consumers with special needs. Materials and resources should target the unique needs of each audience sector. Financial literacy and education materials and messages that fail to consider the specialized needs of each audience risk failing to connect with the very people whom the financial education resources are intended to serve.

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## What?

*Produce and Distribute Quality Materials*



Production and dissemination of high-quality educational materials gives consumers the relevant information they need on the many topics related to financial literacy. Distribution efforts should tap into organizations and dissemination channels that are trusted by, highly visible within, and routinely accessed by each particular community. In addition, the *Strategy* emphasizes the importance of translating research into practice.

Financial education programs should strive to incorporate methods resulting from academic research to assess the effectiveness of their programs. For educators, these routine assessments ensure the ability to produce and distribute quality, evidence-based materials; for consumers, they offer a measure of confidence about the effectiveness of a given financial literacy program.

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## Where?

*Build Public Awareness*



The public space is a prime place in which to build public awareness of financial literacy issues. The effective use of print, radio, and television public service announcements; Internet resources; community outreach activities; and local, state, and national partnerships, enhance the ability of public outreach campaigns to educate consumers on key financial issues while pointing them toward effective information, resources and learning opportunities in their local communities.

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## When?

*Use Teachable Moments in Individuals' Lives and Integrate Financial Education into the Core Curriculum*



The target for sound financial management practices crosses youth and adult sectors. For adults, 'teachable moments' can include preparing for the purchase of an automobile (saving and budgeting), applying for a mortgage (credit history and credit scores), or enrolling in a retirement savings plan when starting a new job (retirement and investing issues). For youth, the *Strategy* stresses the importance of integrating financial concepts into K-12 and postsecondary curricula. For example, integrating personal finance concepts such as how to manage a budget or balance a checkbook into core



mathematics curricula, or adding sound credit card management practices to a family and consumer science curricula, places real-world applications in an academic setting. For both adults and youth these teachable moments provide a unique opportunity to reach people when they may be the most receptive.

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## How?

*Tap into Public-Private and Private-Private Partnerships*



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No one entity can single-handedly improve financial literacy in America. To the contrary, many of the most effective education and skills-building activities are those currently led by entities forming a partnership. An essential part of the *Strategy* is to tap into the tremendous potential of public-private and private-private partnerships to help equip consumers with financial skills.

The *Strategy* extends a charge to all Americans — the Federal government

and the private sector, including for-profit and non-profit organizations — to work in partnership to accomplish some of its Calls to Action. Across the spectrum of important financial literacy and education initiatives, successful partnerships have demonstrated the ability to reach key audiences, to tap into local distribution channels, and to expand access to financial education programs.

## Conclusion

The Commission's *National Strategy for Financial Literacy* provides useful analysis and important proposals for raising the level of financial literacy in America. The Treasury's *Quick Reference Guide* offers a convenient list of calls to action and a helpful resource list of the programs referenced in the *Strategy*. Both documents can be used together by readers to understand the challenges and to take part in the solutions in the ongoing effort to make Americans more financially literate and help them take ownership of their futures.

# Financial Literacy Checklist

Check (✓)  
Key Action Steps

Calls to Action:  
Chapters 1-13

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## General Saving

### Implementation Tactics: Public Awareness, Targeted Message

- 1-1. In the first quarter of 2006, the Treasury Department will partner with a non-profit organization to develop and implement a PSA on the benefits of lifetime savings and the savings resources available on the Financial Literacy and Education Commission's Web site, MyMoney.gov.
- 1-2. Organizations advocating for increased saving should augment their general communication approach with customized messages addressing the interests of members of specific age groups, geographic communities, and economic levels.

## Homeownership

### Implementation Tactics: Partnerships

- 2-1. Between the second quarter of 2006 and the second quarter of 2007, the U.S. Department of Housing and Urban Development will join with the Treasury Department to host a series of meetings highlighting the work of successful partnerships that have advanced homeownership.
- 2-2. Lenders and other businesses should partner with grassroots organizations to provide financial education on buying a home and one-on-one counseling to demystify the home buying process.

## Retirement Savings

### Implementation Tactics: Partnerships, Integration

- 3-1. In 2006, the Treasury Department and the Department of Labor will co-host a roundtable with large employers on retirement saving. Topics will include successful strategies in integrating the delivery of financial education into the workplace and other options for increasing participation and contributions in private pensions, such as automatic enrollment.
- 3-2. The Small Business Administration (SBA), the Department of Labor, and the Treasury Department are committed to conducting outreach to small businesses, and will continue to offer valuable resources on retirement options to small firms. The SBA will make available specific information for small

businesses on general retirement issues by providing an online training link that will be available on [www.MyMoney.gov](http://www.MyMoney.gov) by the second quarter of 2006.

## *Credit*

### **Implementation Tactics: Public Awareness, Integration**

- 4-1. The U.S. Department of the Treasury will launch a multi-media campaign in the third quarter of 2006 to seek to improve credit literacy among consumers. The campaign also will invite Americans to get information about managing consumer credit at [MyMoney.gov](http://MyMoney.gov). By accessing the Web site, Americans can learn more about credit history, credit reporting, and credit scoring.
- 4-2. Consumers should take advantage of the credit management tools available to them such as the free annual credit reports, available at [www.annualcreditreport.com](http://www.annualcreditreport.com) and 1-877-322-8228. Consumers should review the information in their report, understand how it is used, and know how to detect errors and possible instances of identity theft.
- 4-3. Consumer lenders should use their unique expertise and existing distribution channels to promote credit education among their customers and the public at large. Useful efforts might include development and distribution of credit education materials, support for reputable credit counseling or financial education efforts, referrals to credit education resources, or creation and maintenance of other financial education programs. Efforts may focus on adults or youth, but such financial education efforts should be easily distinguishable from marketing efforts from the consumer's perspective.
- 4-4. Consumers should seek reputable credit counseling services early, when financial problems start, to avoid potential bankruptcy. Lenders and social service organizations should refer consumers to reputable credit counseling services at the onset of financial difficulties.

## *Consumer Protection*

### **Implementation Tactics: Public Awareness, Partnerships, Quality Materials**

- 5-1. Americans should learn more about preventing and recovering from identity theft through the use of Federal government materials. The media, private companies and non-profits can help with the Federal government's efforts to raise awareness by directing consumers to [MyMoney.gov](http://MyMoney.gov) and [www.consumer.gov](http://www.consumer.gov).
- 5-2. In the first quarter of 2006, the Treasury Department will make the DVD, entitled "Identity Theft: Outsmarting the Crooks," available to the public through the [MyMoney.gov](http://MyMoney.gov) Web site and the 1-888-MyMoney toll-free hotline.

## *Taxpayer Rights*

### **Implementation Tactics: Public Awareness, Partnerships, Quality Materials**

- 6-1. Community groups including social service organizations, professional organizations, and faith-based organizations should take advantage of the IRS's Voluntary Income Tax Assistance program.
- 6-2. In 2006, the U.S. Department of the Treasury and a Federal Reserve Bank will continue the national public education campaign, "Go Direct." The campaign is designed to encourage Americans who receive Federal benefit payments, particularly Social Security, to use direct deposit. On an annual basis, the program will be assessed by the agencies to determine its effectiveness and viability.
- 6-3. The Department of Health and Human Services will continue its public awareness campaign on the new Medicare drug benefit that encourages seniors to enroll in the program. The public awareness campaign began on November 15, 2005 and continues until May 16, 2006. The campaign provides eligible taxpayers with easy access to information regarding enrollment.

## *Investor Protection*

### **Implementation Tactics: Quality Materials, Public Awareness**

- 7-1. Investors should take advantage of the wealth of high quality, neutral, and unbiased information offered free of charge.
- 7-2. During the meeting hosted by the Treasury Department and the U.S. Department of Labor (see 3-1), the topics of discussion will include an educational emphasis on investment fees. Attendees will discuss how to present information on fees in a clear and understandable manner.

## *The Unbanked*

### **Implementation Tactics: Quality Materials, Partnerships**

- 8-1. Between the second quarter of 2006 and the third quarter of 2007, the U.S. Department of the Treasury, along with the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency, will host a series of four regional conferences to share best practices on banking of the unbanked. The conferences will bring together community-based organizations, financial service providers, and Federal, state and local regulators to broker partnerships and discuss the latest developments and strategies in bringing people into the financial mainstream.

## *Multicultural/Multilingual Populations*

### **Implementation Tactics: Public Awareness, Targeting**

- 9-1. Between the fourth quarter of 2006 and the fourth quarter of 2007, the Treasury Department will host a series of roundtables on financial education topics of special concern to specific communities. The goal of each roundtable will be to raise awareness of the important financial education topics within the specific community highlighted.

## *K–Postsecondary Education*

### **Implementation Tactics: Partnerships, Integration, Quality Materials**

- 10-1. In 2006, the U.S. Department of the Treasury will partner with the Department of Education to host a summit focused on integration of financial education into the core school curriculum. The group also will survey promising practices in financial education and in teacher training in an effort to assist others who are starting or enhancing programs. This public meeting will bring together policymakers, educators, and other leaders in the fields of general education and financial literacy. Findings from this summit will be made available to educators and policymakers throughout the nation.
- 10-2. Teachers, parents, and youth organizations should make greater use of the wealth of free and low-cost materials available on a variety of financial education topics through national clearinghouses.
- 10-3. Postsecondary institutions should consider ways to raise the financial literacy levels of their students to help them avoid financial hardship due to mismanagement of credit and money.

## *Academic Research and Program Evaluation*

### **Implementation Tactics: Public Awareness, Quality Materials**

- 11-1. The Treasury Department along with the Department of Agriculture Cooperative State Research, Education, and Extension Service will convene a symposium of researchers who specialize in financial education between the third quarter of 2006 and the third quarter of 2007. The goal of the symposium is to raise awareness of existing academic research and to define questions that require additional analysis. The symposium will result in a White Paper that will survey current financial education research and will also identify areas of potential future research.

## *Coordination*

### **Implementation Tactic: Public Awareness**

- 12-1. The Financial Literacy and Education Commission will continue to enhance the Web site, MyMoney.gov, to make it more comprehensive and interactive. The Commission will also work with other organizations to promote the awareness and use of the Web site.
- 12-2. Every six months the GSA and the Treasury Department will partner to survey Federal financial literacy and education programs and resources to identify potential overlap and duplication. The results of this survey will be put in report form and will be submitted to Commission members, with the first report to be issued in September 2006.

## *International Perspective*

### **Implementation Tactic: Partnerships**

- 13-1. Between the third quarter of 2006 and the second quarter of 2007, the Treasury Department will host an international summit on financial education. To bring about this multi-national dialogue the Treasury Department will invite the central government authorities responsible for financial literacy in their respective nations to convene and discuss recent developments, innovative methods, and successful strategies for improving financial literacy in their home countries.

# *Program Resources*

The purpose of including these non-Federal governmental programs was to give specific, concrete examples of financial education efforts that specifically illustrate the issues discussed in each chapter. The U.S. Government, including the Financial Literacy and Education Commission and its member agencies, does not endorse the non-Federal governmental entities listed in this Quick Reference Guide, nor does it guarantee in any way the services, advice, or products provided by non-Federal governmental entities mentioned in this report. With regard to the Web site addresses that appear in this report that are created and maintained by non-Federal governmental entities, the United States Government, including the Financial Literacy and Education Commission and its member agencies, does not endorse, approve, certify, or control those external sites and does not guarantee the accuracy, completeness, efficacy, or timeliness of the information contained on them. Moreover, the programs listed in the Quick Reference Guide are, by no means, an exhaustive list of programs that have a positive impact on financial literacy, and are intended to be used for illustrative purposes within the topical chapters.

# Financial Education Resources List

<i>Organization/ Name of Project</i>	<i>Address</i>	<i>Telephone</i>	<i>Web site</i>	<i>Chapter/Page #</i>
America Saves	1620 Eye Street, # 200 Washington, DC 20006	202-387-6121	<a href="http://www.americasaves.org">www.americasaves.org</a>	General Saving 3
ASEC/ Choose to Save	2121 K Street, NW, # 600 Washington D.C. 20037	202-659-0670	<a href="http://www.choosetosave.org">www.choosetosave.org</a>	General Saving 3
National Association of Insurance Commissioners	2301 McGee Street, # 800 Kansas City, MO 64108	212-398-9000	<a href="http://www.naic.org">www.naic.org</a>	General Saving 3
USDA Cooperative Extension State Research, Education and Extension Service/Financial Security in Later Life	1400 Independence Ave., SW Washington, DC 20250-2201	202-720-7441	<a href="http://www.csrees.usda.gov/nea/economics/fsll/fsll.html">www.csrees.usda.gov/ nea/economics/fsll/fsll. html</a>	General Saving 6
Department of Defense/ Military Saves	1620 Eye Street, NW, # 200, Washington, DC 20006	202-387-6121	<a href="http://www.americasaves.org/national/military.asp">http://www. americasaves.org/ national/military.asp</a>	General Saving 6
Tower Federal Credit Union	P.O. Box 123 Annapolis Junction, MD 20701	800-787-8328	<a href="http://www.towerfcu.org">www.towerfcu.org</a>	Homeownership 11
NeighborWorks America	1325 G Street, NW, # 800 Washington, DC 20005	202-220-2300	<a href="http://www.nw.org">www.nw.org</a>	Homeownership 11
Navajo Partnership for Housing	State Highway 264 Street St. Michaels, AZ 86511	928-810-3112	<a href="http://www.navajopartnershipforhousing.org">www.navajopartnershipforhousing.org</a>	Homeownership 12
Navy Federal Credit Union	P.O. Box 3000 Merrifield, VA 22119	800-368-3657	<a href="http://www.navyfcu.org">www.navyfcu.org</a>	Homeownership 12
Department of Housing and Urban Development/ Housing Counseling Agencies	451 7th Street, SW Washington, DC 20410	800-569-4287	<a href="http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm">http://www.hud.gov/ offices/hsg/sfh/hcc/ hccprof14.cfm</a>	Homeownership 13
Columbus Housing Partnership	562 E. Main St. Columbus, OH 43215	614-221-8889	<a href="http://www.chpcolumbus.org">www.chpcolumbus.org</a>	Homeownership 13
Department of Housing and Urban Development/ Neighborhood Networks	451 7th Street, SW Washington, DC 20410	202-708-1112	<a href="http://www.hud.gov/offices/hsg/mfh/nnw/nnwindex.cfm">www.hud.gov/offices/ hsg/mfh/nnw/nnwindex. cfm</a>	Homeownership 14
Montana Home Ownership Network	509 1st Avenue South Great Falls, MT 59401	406-761-5861	<a href="http://www.nwgreatfalls.org">www.nwgreatfalls.org</a>	Homeownership 16
Sacramento Mutual Housing Association	3451 5th Avenue Sacramento, CA 95817	916-453-8400	<a href="http://www.mutualhousing.com">www.mutualhousing. com</a>	Homeownership 16
Mission of Peace and Housing Counseling Agency	877 E. 5th Avenue Flint, MI, 48503	810-232-0104	<a href="http://www.missionofpeace.com/">www.missionofpeace. com/</a>	Homeownership 16
Social Security Administration/ Social Security Statement	Located by geographical area	800-772-1213	<a href="http://www.ssa.gov/mystatement/">www.ssa.gov/ mystatement/</a>	Retirement Saving 22



<i>Organization/ Name of Project</i>	<i>Address</i>	<i>Telephone</i>	<i>Web site</i>	<i>Chapter/Page #</i>
Department of Labor/ National Summit on Retirement Savings	200 Constitution Avenue, NW Washington, DC 20210	866-444-3272	<a href="http://www.saversummit.dol.gov/">www.saversummit.dol.gov/</a>	Retirement Saving 22
UPS	55 Glenlake Parkway, NE Atlanta, GA 30328	404-828-6000	<a href="https://ups.managehr.com/benefits/compensation.html">https://ups.managehr.com/benefits/compensation.html</a>	Retirement Saving 24
Weyerhaeuser	33663 Weyerhaeuser Way S. Federal Way, WA 98003	800-525-5440	<a href="http://www.weyerhaeuser.com/careers/rewards/#compensation">http://www.weyerhaeuser.com/careers/rewards/#compensation</a>	Retirement Saving 24
PricewaterhouseCoopers	300 Madison Avenue New York, NY 10017	646-471-4000	<a href="http://www.pwc.com/Extweb/service.nsf/docid/42BA0BCF785403D585256B1F0056D97F">http://www.pwc.com/Extweb/service.nsf/docid/42BA0BCF785403D585256B1F0056D97F</a>	Retirement Saving 24
Thrift Savings Plan	P.O. Box 385021 Birmingham, AL 35238	866-817-5023	<a href="http://www.tsp.gov">www.tsp.gov</a>	Retirement Saving 25
AICPA/360 Degrees of Financial Literacy	1211 Avenue of the Americas New York, NY 10036	212-596-6200	<a href="http://www.aicpa.org/financialliteracy/index.asp">http://www.aicpa.org/financialliteracy/index.asp</a>	Retirement Saving 26
Federal Trade Commission/ Your Access to Free Credit Reports	PO Box 105283 Atlanta, GA 30348-5283	877-322-8228	<a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>	Credit 34
HealthAmerica Credit Union	9790 Touchton Road Jacksonville, FL 32246-8227	904-296-1292	<a href="http://www.healthamericacu.com">www.healthamericacu.com</a>	Credit 34
HSBC	P.O. Box 442 Mt. Prospect IL 60056	847-564-6110	<a href="http://www.yourcreditcounts.com">www.yourcreditcounts.com</a>	Credit 35
Operation Hope	707 Wilshire Blvd. Suite 3030 Los Angeles, CA 90017	213-891-2900	<a href="http://www.operationhope.org">www.operationhope.org</a>	Credit 36
Federal Trade Commission: ID Theft: What's It All About?	600 Pennsylvania Avenue, NW Washington, DC 20580	877-438-4338	<a href="http://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>	Consumer Protection 43
U.S. Postal Inspection Service: Identity Crisis DVD	1735 N. Lynn St 10th Floor Arlington, VA 22209-2020	800-782-6724	<a href="http://www.usps.com/postalinspectors/dvdorder.htm">www.usps.com/postalinspectors/dvdorder.htm</a>	Consumer Protection 44
Attorney General's Office of Florida (seniors vs. crime)	State of Florida The Capitol PL-01 Tallahassee, FL 32399	800-203-3099	<a href="http://www.seniorsvscrime.com/">http://www.seniorsvscrime.com/</a>	Consumer Protection 46
Attorney General's Office of Kentucky (Senior Crime College)	Office of the Attorney General 700 Capitol Avenue, #118 Frankfort, KY 40601	502-696-5300	<a href="http://www.ag.ky.gov/seniors.htm">http://www.ag.ky.gov/seniors.htm</a>	Consumer Protection 47
Internal Revenue Service: Voluntary Income Tax Assistance Program	Located by geographical area	800-829-1040	<a href="http://www.irs.gov/newsroom/article/0,,id=108104,00.html">http://www.irs.gov/newsroom/article/0,,id=108104,00.html</a>	Taxpayer Rights 51
National Disability Institute/TAX FACTS	1725 Eye St., NW, Suite. 600 Washington, DC 20006	202-336-7680	<a href="http://www.mastermymoney.org">www.mastermymoney.org</a>	Taxpayer Rights 53

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Episcopal Social Services	233 S. St. Francis St. Wichita, KN 67202	316-269-4160	www.esswichita.org	Taxpayer Rights 54
Greater Miami Prosperity Campaign	260 NE 17th Terrace, # 200 Miami, FL 33132	305-576-5001 ext.43	www.prosperitycampaign.com	Taxpayer Rights 52
Internal Revenue Service: Taxpayer Advocate Service	Located by geographical area	877-777-4778	http://www.irs.gov/advocate/index.html	Taxpayer Rights 52
USDA Cooperative Extension State Research, Education and Extension Service: Taxpayer Education and Outreach in Rural America	1400 Independence Avenue, SW Stop 2201 Washington, DC 20250-2201	202-720-7441	http://www.csrees.usda.gov/newsroom/newsletters/familyeconnews/julyaug04news.html	Taxpayer Rights 53
Department of the Treasury: Go Direct	1500 Pennsylvania Ave., NW Washington DC 20220	800-333-1795	www.godirect.org	Taxpayer Rights 55
Medicare Prescription Drug Coverage	7500 Security Boulevard Baltimore MD 21244	800-MEDICARE	www.medicare.gov	Taxpayer Rights 56
Securities and Exchange Commission: Investor Education Resources	100 F Street, NE Washington, DC 20549	800-SEC-0330	http://www.sec.gov/investor.shtml	Investor Protection 60
Commodity Futures Trading Commissions	Three Lafayette Centre 1155 21st Street, NW Washington DC 20581	202-418-5000	www.cftc.gov	Investor Protection 61
North American Securities Administrators Association	750 First Street, NE, # 1140 Washington D.C. 20002	202-737-0900	www.nasaa.org	Investor Protection 61
Invest Ed	First National Center N. Robinson St. Oklahoma City, OK 73102	405-280-7700	http://www.investedok.org/	Investor Protection 62
Investing for Success	1401 H. St. NW Washington, D.C. 20005	202-326-5800	www.investingforsuccess.org	Investor Protection 62
Path to Investing	120 Broadway, 35th Floor New York, NY 10271	Fax: 212-968-0743	www.siainvestor.org	Investor Protection 63
Your Money, Your Life	919 18th St. NW Suite 300 Washington D.C. 20006	202-775-2111	www.investorprotection.org	Investor Protection 62
Department of Labor: Fees in 401(k) Plans	Frances Perkins Building 200 Constitution Avenue, NW Washington, DC 20210	866-444-3272	www.dol.gov/ebsa/publications	Investor Protection 64
National Association of Securities Dealers (NASD)	Investor Education 1735 K Street, NW Washington, DC 2006	202-728-6964	http://www.nasd.com	Investor Protection 64
First Home Club Savings Account Program	New York, NY 10178	212-441-6800	www.fhlny.com	Unbanked 69

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Tompkins Trust Company	PO Box 460 Ithaca, NY 14851	888-273-3210	<a href="http://www.tompkinstrust.com">www.tompkinstrust.com</a>	Unbanked 70
Federal Deposit Insurance Corporation: Money Smart	550 17th Street, NW Washington, DC 20429	877-275-3342	<a href="http://www.fdic.gov/consumers/consumer/moneysmart/index.html">www.fdic.gov/consumers/consumer/moneysmart/index.html</a>	Unbanked 70
Department of Health and Human Services: Assets for Independence Program	Office of Community Services 901 D Street, SW, #500 West Washington, DC 20447	202-401-4626	<a href="http://www.acf.hhs.gov/assetbuilding/">www.acf.hhs.gov/assetbuilding/</a>	Unbanked 71
New Alliance Task Force/ Plazas Comunitarias	550 17th Street, NW Washington D.C. 20249	877-275-3342	<a href="http://www.fdic.gov/regulations/examinations/supervisory/insights/siwin04/latino_mkt.html">http://www.fdic.gov/regulations/examinations/supervisory/insights/siwin04/latino_mkt.html</a>	Multicultural 77
Department of Labor: Las Mujeres y el Dinero	Women's Bureau 200 Constitution Avenue, NW Room S-3002 Washington, DC 20210	800-827-5335	<a href="http://www.dol.gov/wb/hisp.htm">http://www.dol.gov/wb/hisp.htm</a>	Multicultural 77
Home Ownership Center	633 S. Concord Street, #250 St. Paul, MN 55075	651-659-9336	<a href="http://www.hocmn.org">www.hocmn.org</a>	Multicultural 79
Government Employee Credit Union of El Paso, Texas	7227 Viscount Blvd., El Paso, TX 79925	1-800-772-GECU	<a href="http://www.gecu-ep.org">www.gecu-ep.org</a>	Multicultural 78
Building Native Communities: Financial Skills for Families (First Nations Development Institute)	2300 Fall Hill Avenue, #412 Fredericksburg, VA 22401	540-371-5615	<a href="http://www.firstnations.org">www.firstnations.org</a> or <a href="http://www.fanniemaefoundation.org/programs/native_american.shtml">www.fanniemaefoundation.org/programs/native_american.shtml</a>	Multicultural 80
Jump\$tart	919 18th Street, NW, # 300 Washington, DC 20006	888-453-3828	<a href="http://www.jumpstart.org">www.jumpstart.org</a>	K – Postsecondary 89
Department of the Treasury: Money Math	1500 Pennsylvania Ave., NW Washington DC 20220	202-622-2000	<a href="http://www.publicdebt.treas.gov/mar/marmoneymath.htm">www.publicdebt.treas.gov/mar/marmoneymath.htm</a>	K – Postsecondary 86
Junior Achievement	1725 I St., NW, Suite 200 Washington, DC 20006	202-296-1200	<a href="http://www.myja.org">www.myja.org</a>	K – Postsecondary 85  Academic Research & Program Evaluation 102
Wall Street Journal Classroom Edition	500 Woodward Ave., Suite 1950 Detroit, MI 48226	800-544-0522	<a href="http://www.wsjclassroomedition.com/index.html">http://www.wsjclassroomedition.com/index.html</a>	K – Postsecondary 86
National Institute of Financial Education and Economic Literacy	345 W. Washington Avenue Madison, WI 53703	608-261-9555	<a href="http://www.wdfi.org">www.wdfi.org</a>	K – Postsecondary 88

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West Virginia Finance University	c/o Office of the State Auditor Glen B. Gainer III State Capitol Building 1, Room W-100 Charleston, WV 25305	304-558-2251	www.wvauditor.com	K – Postsecondary 88
National Endowment for Financial Education	5299 DTC Blvd., # 1300 Greenwood Village, CO 80111	303-741-6333	www.nefe.org	Academic Research and Program Evaluation 90
Financial Education Clearinghouse	5299 DTC Blvd., Suite 1300 Greenwood Village, CO 80111	303-741-6333	www.nefe.org	K – Postsecondary 90
Girl Scouts of America	420 Fifth Avenue New York, NY 10018	800-478-7248	www.girlscouts.org	K – Postsecondary 90
Camp Challenge	1105 Camp Sertoma Dr. Westfield, NC 27053	800-662-7044	www.ncbankers.org/ community/camp.html	K – Postsecondary 91
Boys and Girls Club of America	1275 Peachtree Street NE Atlanta, GA 30303	800-854-2582	www.bgca.org	K – Postsecondary 91
Minnesota Correctional Facility	1079 Highway 292 Red Wing, MN 55066	651/267-3600	www.doc.state.mn.us/ facilities/redwing.htm	K – Postsecondary 92
4-H	1400 Independence Ave. SW #2201 Washington D.C. 20250	202-720-7441	http://www.csrees.usda. gov/ProgViewRelated.	K – Postsecondary 92
Desert Schools Credit Union/The Metro Center Academy	148 N. 48th St Phoenix, AZ 85054	602-335-5000	www.desertschools.org	K – Postsecondary 92
University of Rhode Island Center for Personal Education	Transition Center 2 Lower College Rd. Kingston, RI 02881	401-874-7436	www.gettingfiscallyfit. com	K – Postsecondary 94
Money Matters: Make it Count	101 Montgomery St. San Francisco, CA 94104	800-435-4000	www.aboutschwab.com	K – Postsecondary 101
Charles Schwab Foundation	1650 South Amphlett Blvd. Suite 300 San Mateo, CA 94402	650-655-2410	www.schwabfoundation. org	K – Postsecondary 101
Wachovia Corporation	301 South College Street, #4000 One Wachovia Center Charlotte, NC 28288	704-590-0000	www.wachovia.com	K – Postsecondary 102
Organization for Economic Co-operation and Development (OECD)	2 rue André-Pascal, 75775 Paris Cedex 16 FRANCE	+33 1 4 5 24 82 00	http://www.oecd.org/ maintopic/0,2626,en_ 2649_201185_1_1_1_1_ 1,00.html	International Perspective 114
International Organization of Securities Commissions (IOSCO)	Calle Oquendo 12 28006 Madrid SPAIN	34 91 417 55 49	http://www.iosco.org/	International Perspective 115

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The Counsel of Securities Regulators of the Americas (COSRA)	450 5th Street, NW, Mail Stop 6-1 20549 Washington D.C.	202 942-2770	<a href="http://www.cvm.gov.br/ingl/inter/cosra/inter.asp">http://www.cvm.gov.br/ingl/inter/cosra/inter.asp</a>	International Perspective 115
International Council of Securities Association	c/o Securities Industry Association 120 Broadway New York, NY 10271	212-720-0616	N/A	International Perspective 116
Financial Services Authority (UK)	25 The North Colonnade Canary Wharf London E14 5hs	+ 44 20 7066 1000	<a href="http://www.fsa.gov.uk">www.fsa.gov.uk</a>	International Perspective 116
Australian Securities and Investment Commission	Level 18 No.1, Martin Place Sydney, NSW 2000	+ 613 5177 3988	<a href="http://www.asic.gov.au/asic/asic.nsf">http://www.asic.gov.au/asic/asic.nsf</a>	International Perspective 117
Australian and New Zealand Bank Group	22/100 Queen Street Melbourne 3000 Australia	+ 61 3 9683 9999	<a href="http://www.anz.com/">http://www.anz.com/</a>	International Perspective 117
Students in Free Enterprise	1959 East Kerr Street Springfield, MO 65803	417-831-9506	<a href="http://www.sife.org">www.sife.org</a>	International Perspective 118
World Council of Credit Unions, Inc.	5710 Mineral Point Road Madison, WI 53705	608-231-7130	<a href="http://www.woccu.org/">www.woccu.org/</a>	International Perspective 118
Citigroup Foundation/ Finance First	399 Park Avenue New York, NY 10043	800-285-3000	<a href="http://www.citigroup.com">www.citigroup.com</a>	International Perspective 118

