

The w!se family of Financial Capability Programs

Working in Support of Education (w!se) is a leading New York City based educational not-for-profit dedicated to building the financial capability for young people and at-risk adults. Our programs meet national and state standards and are built on five pillars: relevancy, strong partnerships, real world experiences, volunteerism and effective evaluation. They impact 50,000+ students and adults nationally each year and fall into six categories.

Financial Literacy Certification Program

Personal debt causes the majority of college drop-outs and the fastest-growing group filing for personal bankruptcy is young people ages 18 to 25. w!se's signature Financial Literacy Certification Program addresses this issue by providing high school students with an opportunity to become financially capable before they graduate. Participating schools teach personal finance and, after instruction, administer our national standardized [Financial Literacy Certification Test](#). We provide a curriculum, resources, a pre-test and online practice tests. Students who pass the Certification Test earn their CFL (Certification of Financial Literacy). Developed in 2003, the program is now offered nationally and has been widely recognized for its success, including the US Treasury Department's John Sherman Award for Excellence in Financial Education.

MoneyPOWER Conference for Financial Capability

Research has found that teachers are the best way to improve the financial capability of young people, but almost 70% of teachers report that they feel unqualified to teach a course on personal finance (CEE, 2009). To help tackle this problem, we host an annual conference - the MoneyPOWER Conference for Financial Capability. Held on Election Day each November, we offer educators and administrators an exciting day of professional development on content and instructional strategies for teaching personal finance. Follow up training is offered throughout the year.

Teacher Certification in Personal Finance

w!se developed a Financial Literacy Teacher Certification Test for high school teachers of personal finance in 2008. The Test supports teacher capacity building and creates a means for them to earn a qualification to teach a course on personal finance. Teachers passing the Test earn a Certification in Personal Finance (CPF) and receive a CPF certificate. The CPF demonstrates their proficiency in personal finance knowledge.

The Financial Literacy NOW Speakers Bureau

w!se manages a Speakers Bureau as a partner in The McGraw-Hill Companies Financial Literacy NOW initiative. This exciting initiative leverages the knowledge and experience of financial experts to enhance high school classroom instruction on personal finance. Volunteers visit schools to provide real-world insight about topical financial issues – from broad themes about the financial economy and how markets work to more specific “pocketbook” personal finance concepts, such as budgeting, managing credit, college financial planning and personal investing.

Moneyw!se: Financial Literacy Certification for Survivors of Domestic Violence

In 2009, we launched a program to offer survivors of domestic violence a pathway towards financial independence. Survivors often face not only physical, but also economic abuse and recovery from an abusive relationship necessitates financial education. To address this need, we offer survivors of domestic violence a semester long course on personal finance and an opportunity at the end of it to become Certified Financial Literate if they pass the Financial Literacy Certification Test.

The w!se Institute

The w!se Institute is an award-winning program that expands students' understanding of personal finance and introduces them to career opportunities in the financial services industry. Delivered at the High School of Economics and Finance in the heart of Wall Street, students take eight week seminars (one hour per week) on a variety of finance and finance related issues taught by industry professionals. The seminars enhance and/or reinforce student knowledge, add variety to the school schedule, provide students with opportunities to interact with professional role models and provide a platform to address the needs of students. 100+ seminars are offered during each school year.