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wise is the New York State Affiliate of Jump\$tart,  
a Coalition designed to promote financial  
education nationwide.

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FINANCIAL SMARTS FOR STUDENTS

**wise**

**Financial Literacy  
CERTIFICATION**



**National in Scope  
Community Focused  
Assessment Driven**

**THE FINANCIAL LITERACY  
CERTIFICATION PROGRAM AT A GLANCE**

- PERSONAL FINANCE CURRICULUM
- ONLINE PRACTICE TESTS
- PRE-TESTING & CERTIFICATION TESTING
- PAPER-BASED & ONLINE CERTIFICATION TESTS
- CERTIFICATION FOR PASSING STUDENTS (CFL)
- RECOGNITION FOR TEACHERS & SCHOOLS
- NATIONAL ANNUAL REPORT ON OUTCOMES & TEST RESULTS

**PARTNERS**

- American Banker
- Federal Reserve Bank of New York
- Financial Planning Association of New York
- Hudson River Bank & Trust Company Foundation
- Museum of American Finance
- New York Credit Union Foundation
- New York City Department of Education
- New York State Education Department
- The Council on Economic Education
- The Foundation for Investor Education
- The New York City Department of Consumer Affairs
- The Utah Division of Securities
- The Wachovia Foundation
- Signature Bank & the U.S. Social Security Administration

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# Unique Assessment-Based Personal Finance Program For High Schools

## FINANCIAL FLUENCY AND FINANCIAL LITERACY CERTIFICATION CREDENTIAL FOR STUDENTS

Recipient of the American Banker Award and the U.S. Department of the Treasury's John H. Sherman Award for Excellence in Financial Education

### A 7-YEAR TRACK RECORD OF GROWTH AND SUCCESS

- MORE THAN 100,000 STUDENTS FROM SCHOOLS IN 21 STATES PARTICIPATE
- 74% OF STUDENTS CERTIFIED FINANCIALLY LITERATE (CFL)
- 25% ANNUAL GROWTH IN SCHOOLS
- "REAL-WORLD" FOCUS FOR STUDENTS
- ONGOING TRAINING FOR TEACHERS



At wise, our primary focus is on teaching today's young people about the intricacies of personal finance and money management. Our goal is to ensure that tomorrow's consumer of financial products and services, such as mortgages, insurance and investments, will be better educated and more financially fluent than the current generation. Far too many Americans today are paying dearly, and painfully, for a lack of knowledge and sophistication about financial services and products.

### National in Scope Community Focused Assessment Driven

Just as consumer financial illiteracy is unequivocally one of the root causes of our country's financial and economic crises, so must financial education be one of its cures. With your help, we CAN eradicate today's headlines about America's excessive credit card debt, poor savings rate and susceptibility to unrealistic schemes. Your sponsorship will help create the next generation of informed and financially responsible consumers.

wise's **Financial Literacy Certification Program** is an innovative program that promotes financial education in public high schools, increases student financial literacy and measures the effectiveness of personal finance instruction.

- **PIONEERING** – FIRST PROGRAM TO ASSESS STUDENT PERSONAL FINANCE KNOWLEDGE AND SKILLS AFTER INSTRUCTION ON PERSONAL FINANCE
- **ASSESSMENT DRIVEN** – STANDARDIZED AND RELIABLE EVALUATION ALLOWS SPONSORS TO QUANTIFY RETURN ON INVESTMENT
- **PARTNERSHIP BASED** – OPPORTUNITIES FOR PRIVATE-SECTOR REPRESENTATIVES TO VOLUNTEER TIME, RESOURCES AND EXPERTISE
- **NATIONAL IN SCOPE, LOCAL IN FOCUS** – SPONSORS ABLE TO SHOWCASE GEOGRAPHIC REACH AND BRAND IN LOCAL COMMUNITIES
- **COST EFFECTIVE** – ECONOMIES OF SCALE ACHIEVED THROUGH EMPHASIS ON TECHNOLOGY-BASED PROGRAM DELIVERY

"I WAS TOLD BY A STUDENT THAT HE HELPED HIS PARENTS SAVE MONEY ON THEIR AUTO INSURANCE BY CHANGING THE DEDUCTIBLE. HE THANKED ME PROFUSELY."

Salt Lake City Teacher, 2009

