

FINANCIAL BEGINNINGS THEORY OF CHANGE

The Society We Want To Create

A financially capable and literate nation where individuals are vested in and contribute to a healthy economic system nationally, regionally, and in their neighborhoods.

Our Vision For The Future

A world where individuals cease to see finances as a barrier and instead view them as a tool to realize their dreams.

Learners may not be captured in their youth so the needs of the most economically vulnerable adults must also be understood and served.

Lifelong Learning

Financial knowledge and the ability to apply it develops and grows over time.

The Broader Community

Youth & Adult Learners

People feel empowered to take control of their financial futures.

EVIDENCE OF IMPACT

- Testimonials and feedback.
- Lessons used in personal lives.
- Additional financial resources sought.
- Greater community prosperity.
- Generational improvements in financial knowledge.

INDIVIDUAL AND COMMUNITY IMPACTS

- People make better informed decisions, becoming more self-reliant.
- Increased opportunities for financial betterment and leverage.
- Reduced instances of unhealthy financial decisions, wealth disparity, and financial entrapment.
- Strengthened neighborhoods and communities as knowledge is used and shared.

Knowledge and skills must be provided early and often to have the strongest effect.

Lessons expand beyond the learning environment into the real world.

Volunteers bring financial lessons to life within their communities.

CHANNELS NEEDED TO CREATE AND ASSESS EFFECTS

Affiliated & Licensee Orgs

Pro Vols

Schools & CBOs

Tech

Measurable learning objectives based on national education standards.



Equitable Access



Age-specific curricula delivered in a way that maximizes impact through enhanced learning and expansive service reach.

Instill the skill sets needed to navigate the financial ecosystem and access sound resources throughout one's lifetime.

Individuals achieve their personal definition of financial independence and contribute to their communities in positive ways.

FACTORS THAT CAN HELP REVERSE THE TREND

Quality Financial Education

Financial Skill Building

Financial Empowerment

BARRIERS HOLDING PEOPLE BACK

Societal & Systemic Challenges of the Under-resourced

Education Gap

Most individuals are not provided the opportunity to learn how to properly manage their money.

Limited Economic Opportunity

Many individuals lack financial knowledge and know-how needed to recognize and benefit from economic opportunities.

Finances as a Barrier

Many individuals have a negative perception of "finances" because of bad past experiences and lack of knowledge surrounding sound financial decision making.

Minoritized and marginalized populations have been adversely impacted by a long-rooted history of systemic oppression, which has excluded these populations from having equitable access to financial knowledge and sound resources.