



WISCONSIN

2011 Statistics

- ▶ **97** in-school, student-run branches that teach saving
- ▶ **\$3 million** saved by students via in-school branches
- ▶ **49,700** “brass” personal finance magazines sent to students
- ▶ **405** high school teachers using “brass” to improve financial instruction
- ▶ **350** high schools benefiting from “brass”
- ▶ **2,950** savers deposited **\$465,992** in savings accounts for Youth Week
- ▶ **13,350** students learning financial decision-making at “reality fairs”
- ▶ **5,460** presentations to improve financial literacy
- ▶ **34,104** individuals attending financial trainings
- ▶ **20,443** members financially counseled
- ▶ **29,814** hours of financial counseling
- ▶ **51,045** hits to financial ed content online
- ▶ **9,069** employees from three states trained in investing (see “Pioneers” right)



Wisconsin's 208 credit unions are award-winning financial education leaders. Their REAL Solutions® initiative uses financial education to help consumers save and build wealth. Offerings include:

- ▶ **97 youth-run, in-school credit unions** that teach young people the habit of saving.
- ▶ **Savings programs** for young people during Youth Week in April and “saving challenges” for adults.
- ▶ **Classroom learning for youth** via the brass|STUDENT PROGRAM, which supports state teaching standards.
- ▶ **Online learning about money** via the game *Money Mission*® for teens nationwide & vast online resources for adults.
- ▶ **Teacher education** to improve the personal finance lessons offered to tens of thousands of high school students.
- ▶ **Financial counseling** to help financially troubled members and classes to help members acquire checking accounts.
- ▶ **Presentations on financial topics** for members and citizens of all ages, typically offered at no cost.
- ▶ **Educational Events** like “reality fairs” that teach teens the costs of daily living and more teaching “financial basics.”

Award-winning Efforts!

Four Governor's Financial Literacy Awards in five years have recognized Wisconsin credit unions for:

- 2010** The Investor Education in Your Workplace™ program, which may stimulate up to \$1 billion in new investing nationwide (see “Pioneers,” below)
- 2009** In-school, youth-operated credit union branches that teach saving and have \$3 million on deposit.
- 2008** The brass|STUDENT PROGRAM, including “brass” magazine, which helps 405 teachers at 350 high schools meet state teaching standards for personal finance at no cost to taxpayers.
- 2006** The overall REAL Solutions® initiative, which teaches families to save and build wealth. The effort extends services to members and communities without regard for profit.

Pioneers in Workplace Investor Education

The Investor Education in Your Workplace™ program, pioneered by Wisconsin credit unions, delivers voluntary, workplace-based investor education. It has provided more than 66,575 hours of learning to more than 9,000 employees in three states and is expanding to additional states. Participants have achieved as much as 40% improvements in investment knowledge and as much as 50% improvements in behavior – such as contributing regularly to a 401(k) account. The program, which includes modest wage earners, aims to prevent a lack of investing from becoming a future public burden.

