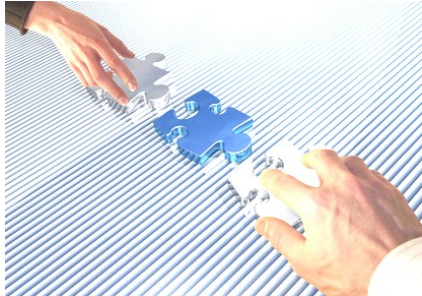




WORKPLACE FINANCIAL LITERACY:



- Program Development
- CAFF Certification
- Financial Literacy Training
- Implementation Strategies
- Professional Speaker Coaching
- Marketing and Outreach
- Tracking Result

Employees are stressed about money matters more than ever. Our program development team can help your organization implement a CAFF financial literacy program. CAFF will custom design and provide certified financial coaches to train your staff in life changing financial methods to teach your employees how to reach their financial goals. If you don't have a training department, we provide you with a certified financial coach to implement financial literacy workshops.

Why it is needed:

- 8 of 10 identify money as a source of stress.
- 70% of Americans are living paycheck to paycheck.
- 52% of Americans are distressed over financial matters.

- 42% of American adults don't follow a budget.
- 26% don't pay all of their bills on time.
- 32% have no savings.
- 29% handle emergency by using a credit card.
- 33% haven't allocated anything for retirement.
- 41% admit limited knowledge of personal finance.

Workforce Financial Pain Cost to Employers

Financial issues are the #1 cause of workplace stress. The Cambridge Human Resource Group states that a lack of financial education for workers is "the most critical unaddressed workplace issue." As reported in USA Today, financial stress "is having an impact on the workplace, potentially draining productivity and increasing emotional stress on the job."

Dr. E. Thomas Garman, the recognized leading research authority on the subject, found that when financial distress spills over into the workplace, it contributes to such work-related occurrences as:

- Lower commitment to the organization
- Less satisfaction with pay
- Work time dealing with personal finances
- More absenteeism
- Poorer health

Its estimated the annual cost to an employer for ignoring one worker's financial illiteracy ranges from \$750 to \$2,100



Workplace Financial Education is the Solution

In a survey by Workplace Options, 48% of workers admitted that stress affects how they perform at work. 40% of employees thought it was important for employers to offer employee financial education, and 60% said they would take advantage of employee financial education if it were offered.

The Federal Reserve acknowledged that financially literate workers make better decisions, leading to fewer absences and greater job satisfaction. Companies with financially educated employees experience decreasing expenses and increased performance.



According to World at Work, “right after employees, employers are, perhaps, the greatest beneficiaries of workplace financial education.” An article from the Journal of Employee Assistance says, “Employers who respond to their employees will be rewarded with loyalty, gratitude, and improved productivity that will pay dividends for years to come.”

CAFF CERTIFICATION:

An integral part of our mission includes providing meaningful financial and credit education, in a manner that is most helpful to attendees. We believe that an educated consumer helps to build a stronger, more vital community. It is our hope that the education we provide will empower individuals and families to realize their dreams of financial security.

CAFF Financial Literacy program evaluation and certification is provided through a unique approach of aggregating culturally similar programs. The purpose is to develop best practices in curriculum development and implementation. The certification process is deployed in a nine month period with a customized analysis to activation process. The five step process of recording, evaluating, developing, coaching, and result duplication is designed to ensure participants are taught life long skills in financial self-sufficiency.

RECORDING:

Recording presentation activity is key for curriculum development. We deploy financial coaches to determine and record presentation methods before and after our workshop implementations, agency research and program evaluations.

EVALUTION:

The recorded findings are evaluated by education and industry professionals with the collaboration of



community partners. These findings are converted to implementable solutions to be reviewed by the CAFF Curriculum Committee. CAFF Curriculum Committee is set up to identify solutions and improvements in financial literacy programs. The committee is derived of specialist in multiple fields that include, education management, social science, behavioral science, law, finance, presentation specialist, and business administration.

DEVELOPMENT:

The committee produces a replicable guidebook for financial literacy programs in culturally similar communities. These guidebooks and presentation materials are culturally relevant. The purpose of our curriculum is to address the attendees most pressing topics first. In addition, our curriculum relates to real life experiences with practical skills. We develop curricula and materials covering a full range of financial management skills including borrowing basics, budgeting, goal setting, credit management, personal savings, and more.

COACHING:

Our financial coaches will help incorporate financial literacy topics into practicable life-changing events. Your institutional instructors are teamed up with financial coaches to deliver a uniquely crafted curriculum. Coach training emphasizes practical application of financial literacy topics. Educators learn the latest techniques to teach financial literacy in a way that today's generations can

relate. CAFF certified instructors are able to exude confidence in their presentation because they understand the subject of personal finance and know how to get participants to take positive action. CAFF financial coaches are professional speakers who will ensure your next workshop delivers an inspirational touch and ensure attendees will execute their newly learned life-changing financial literacy skills, so they can reach their own financial goals.

RESULT DUPLICATION:

All participants are surveyed after the workshop and again in nine months to evaluate and improve our methods. A scientific approach is used to generate accurate data. These findings are reported back to the CAFF Curriculum Committee. Our goal is to never be satisfied with an imperfect system. CAFF evaluation methods are crafted by a panel of industry advisers in a cross platform of expertise. Statistical analysis is utilized to report program effectiveness and future recommendations.

