



# Advancing Financial Capability in Your State Using Hands on Banking®

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Money skills you need for life



# Key Takeaways

- The current reality for many consumers highlights the need for increased financial capability
- Different audiences have different financial capability needs
- Hands on Banking® is a highly flexible financial capability program that can be integrated into existing programs
- Opportunities exist in your state to advance financial capability

# Agenda

- The Current Reality for Consumers
- What is Hands on Banking
- How is Hands on Banking Used
- Opportunities for States

# Understanding the need for financial capability

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Complex financial marketplace

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Substantial costs associated with reaching many significant life goals

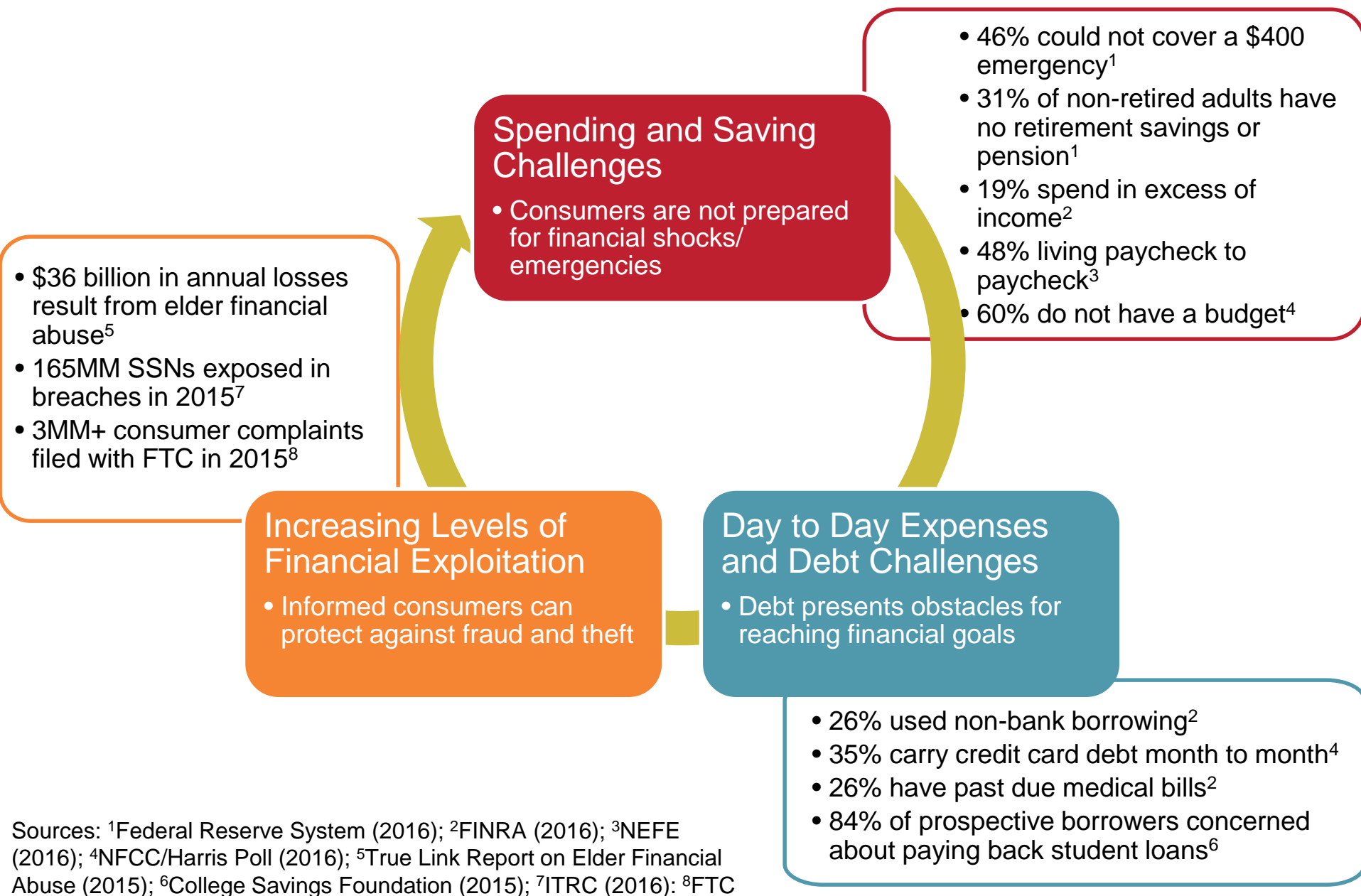
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Consumers are increasingly responsible for saving for and managing funds for retirement

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Not having the skills to make sound financial decisions can have severe consequences for individuals' abilities to reach their life goals

# The current reality for many consumers



# Financial capability needs vary by audience



## Children

Elementary through High School  
(3-18 years old)



## Young Adults

Ages 19-29 with postsecondary  
or work experience



## Economically Vulnerable Consumers

Limited income, People with  
disabilities, New immigrants, Foster  
care, Former inmates



## Military Personnel

Most challenging experiences  
often related to deployment



## Working Adults

Ages 30-70 that manage/handle  
financial responsibilities



## Investors

Limited and weak grasp of  
elementary financial concepts

# What if...

Children learned personal finance concepts in school

Summer youth workforce programs included banking basics concepts

People with disabilities understood the opportunities ABLE accounts offer

Social service recipients gained relevant financial knowledge while receiving services

College scholarship recipients learned budgeting skills

Parents learned about saving for college when opening 529 accounts

First time homebuyers received homeownership education with down payment assistance

State employees received investing for retirement training when enrolling in defined contribution plan

# Could we build a better reality for consumers?

## Improved

- Savings
- Ability to withstand an emergency or financial shock
- Credit scores
- Budgeting
- Use of beneficial financial products

## Reduced

- Debt
- Student loan defaults
- Foreclosures
- Living paycheck to paycheck
- Fraud
- Use of costly alternative financial services

**Hands on Banking<sup>®</sup> can help!**

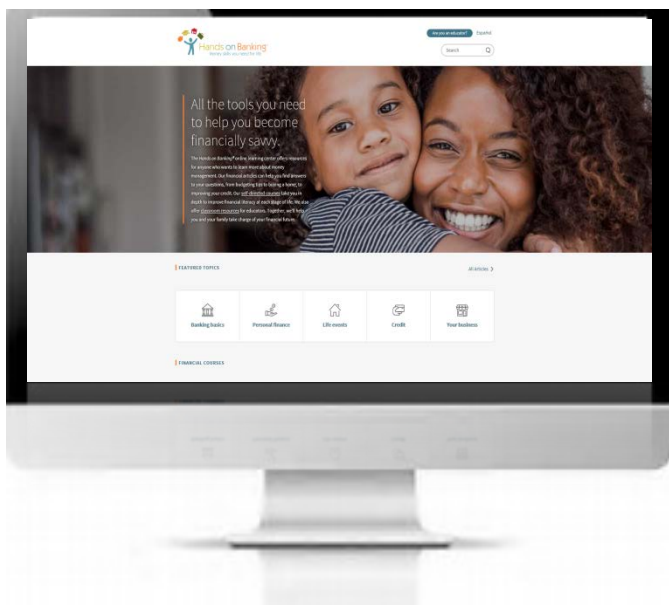


What is Hands on Banking<sup>®</sup>

# Hands On Banking



A comprehensive suite of financial education articles, courses and tools designed for self-paced or group learning

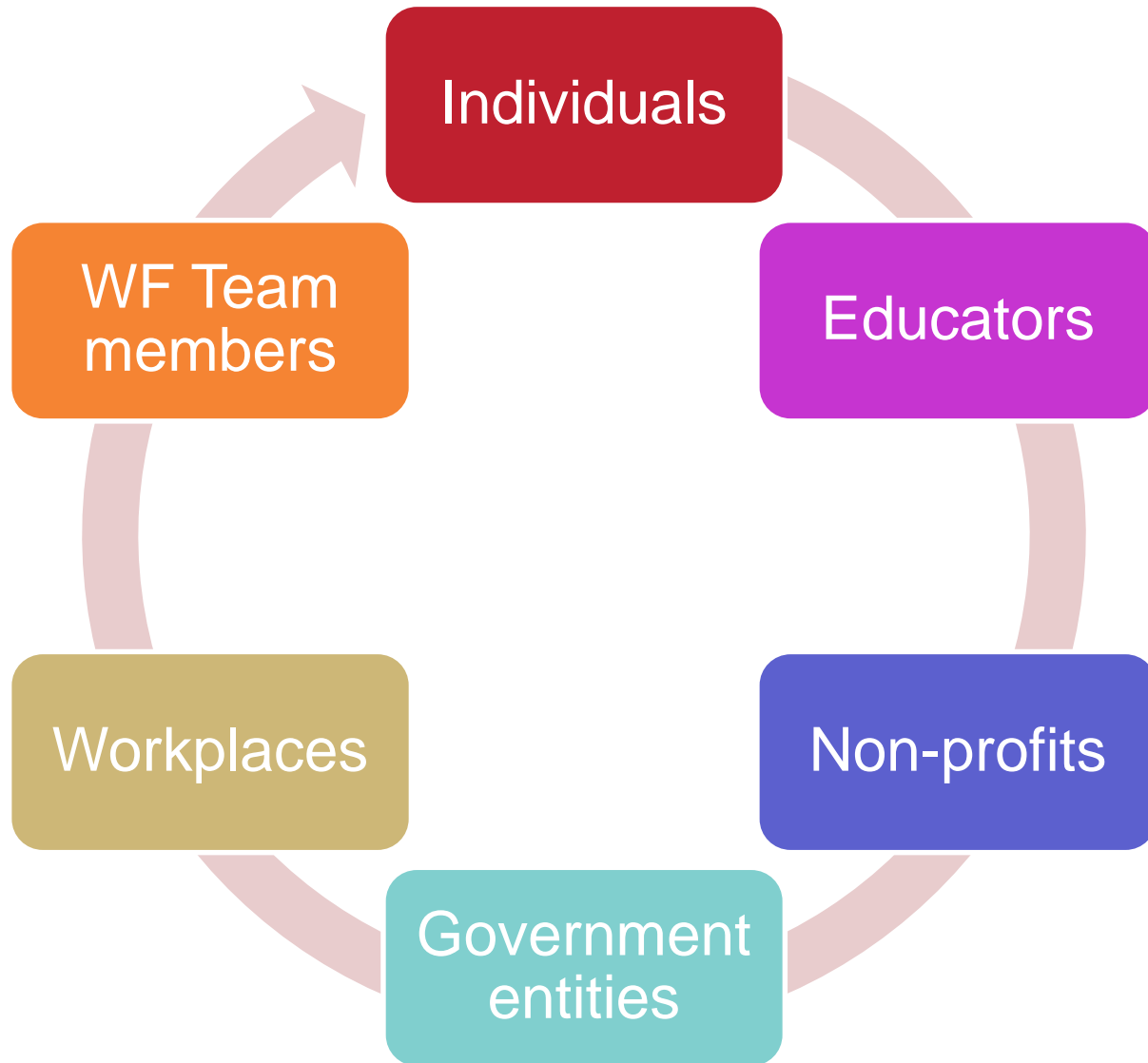


- Award winning, **free financial education**
- Available in **English and Spanish**
- **No commercial content**, no product ties
- Widely used in **schools and by non-profits** for nearly 15 years
- Extensive **age-specific** (children through senior adults) and **custom** audience (entrepreneurs, military) curriculum
- **Flexible Web-based and traditional instruction** delivery channels

<https://handsonbanking.org>

<https://elfuturoentusmanos.org>

# Audiences we serve



# Handsonbanking.org

Articles section provides information on popular topics

Courses section provides full curriculum by age group or segment

Featured content section highlights new resources

Community education section shares resources for workplaces and non-profits to get started

Handsonbanking.org

Are you an educator? Español

Search

All the tools you need to help you become financially savvy.

The Hands on Banking® online learning center offers resources for anyone who wants to learn more about money management. Our financial articles can help you find answers to your questions, from budgeting tips to buying a home, to improving your credit. Our self-directed courses take you in depth to improve financial literacy at each stage of life. We also offer classroom resources for educators. Together, we'll help you and your family take charge of your financial future.

FEATURED TOPICS

All Articles >

Banking basics Personal finance Life events Credit Your business

FINANCIAL COURSES

**Seniors**  
Check out tips for retirement and avoiding elder financial abuse. The course is for seniors, caregivers, and loved ones.  
Launch course

**Military**  
Create a spending plan, learn how to establish credit, and establish a savings plan. And you can prepare financially for PCS and deployment.  
Launch course

**Entrepreneurship**  
Are you interested in starting your own business? Our resources can help you get the most out of working for yourself.  
Flash or Mobile

**Adults**  
Learn how to manage your money responsibly, build and improve credit, plan and save for your future, and reach your financial goals.  
Flash or Mobile

**Young adults**  
Start your financial life strong. Learn about school loans, balancing a budget, and building credit.  
Flash or Mobile

**Teens**  
Money is fun to get and spend. Learn how to start saving and how to boost your earning power.  
Flash or Mobile

**Kids**  
Have you ever wondered where money comes from? And how you earn it and use it? We'll show you how.  
Flash or Mobile

Resources for educators

Help your students build a brighter financial future with our free, fun and engaging financial programs for all ages.

GET STARTED

COMMUNITY EDUCATION

**Workplace**  
Offering your employees money management resources will help them and your company. Employees who improve their finances have been shown to increase their productivity, feel less stress, and miss less work. Sharing the Hands on Banking® courses with your employees helps them create a stronger financial future.  
• Instructor guide (Adults)  
• Money management tools and tips  
• Protect yourself financially  
• Using credit to your advantage

**Nonprofits and community education**  
If you work with a nonprofit or other community education organization, you need to reach a broad audience with different skills and education. The Hands on Banking® courses, available in English and Spanish, can help you teach basic financial skills on topics ranging from how to write and deposit checks to how to buy a home. And there's no advertising or commercial content, ever.  
• Banking basics  
• Protect yourself financially  
• All about credit  
• Planning your future  
• Spending smart

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## Todas las herramientas que usted necesita para poder dominar el tema de las finanzas

El centro de aprendizaje por Internet de *El futuro en tus manos* ofrece recursos para todos aquellos que desean obtener más información acerca de la administración del dinero. Nuestros artículos financieros pueden ayudarle a encontrar respuestas a sus preguntas sobre finanzas, desde sugerencias para la preparación de presupuestos hasta cómo comprar una casa y mejorar su crédito. Nuestros cursos autodirigidos le ayudan mucho a mejorar sus conocimientos financieros en cada etapa de la vida. Ofrecemos recursos para el aula para educadores. Juntos, le ayudaremos a ayudar a su familia a hacerse cargo de su futuro financiero.



### TEMAS DESTACADOS

Todos los artículos >

 Fundamentos del banca	 Finanzas personales	 Sucesos de vida	 Crédito	 Su empresa
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### CURSOS FINANCIEROS

#### Adultos mayores

Consulte nuestras sugerencias para la jubilación y para evitar el fraude. Este contenido es útil para los adultos mayores, las personas a cargo de sus cuidados y sus seres queridos.

Iniciar el curso

#### Militares

Cree un plan de gastos, obtenga información sobre cómo establecer crédito y elabore un plan de ahorros. Y puede prepararse financieramente para el cambio permanente de estación (PCS, por sus siglas en inglés) y el despliegue.

Iniciar el curso

#### Iniciativas empresariales

¿Le interesa poner en marcha su propia empresa? Nuestros recursos pueden ayudarle a aprovechar al máximo el hecho de trabajar para usted mismo(a).

Flash o Para dispositivo móvil

#### Adultos

Aprenda a administrar su dinero con responsabilidad, a establecer y mejorar el crédito, a planificar y ahorrar para su futuro, y a alcanzar sus metas financieras.

Flash o Para dispositivo móvil

#### Adultos jóvenes

Comienza tu vida financiera con una base sólida. Obtén más información sobre préstamos para la educación, cómo equilibrar un presupuesto y cómo establecer crédito.

Flash o Para dispositivo móvil

#### Adolescentes

Obtener dinero y gastarlo es divertido. Obtén información sobre cómo comenzar a ahorrar y cómo aumentar tu poder adquisitivo. 6.º a 8.º grado.

Flash o Para dispositivo móvil

#### Niños

¿Te has preguntado alguna vez de dónde viene el dinero? (Y cómo obtenerlo y usarlo? Nosotros te lo mostraremos. 4.º y 5.º grado.

Flash o Para dispositivo móvil

# El futuro en tus manos.org



## Recursos para educadores

Ayuda a sus estudiantes a construir un futuro financiero más brillante con nuestros programas financieros gratuitos, divertidos y atractivos para todas las edades.

[EMPAZAR](#)

### EDUCACIÓN COMUNITARIA

#### Lugar de trabajo

Ofrecer a sus empleados recursos para la administración del dinero será de ayuda para ellos y su compañía. Se ha demostrado que los empleados que mejoran sus finanzas aumentan su productividad, se sienten menos estresados y faltan menos al trabajo. Compartir los cursos de *El futuro en tus manos* con sus empleados les ayuda a crear un futuro financiero más sólido.

- Guía del instructor (Adultos)
- Herramientas y sugerencias para administrar el dinero
- Protéjase financieramente
- Usar el crédito de manera ventajosa

#### Organizaciones sin fines de lucro y educación comunitaria

Si trabaja con una organización sin fines de lucro u otra organización de educación comunitaria, debe poder llegar a un público amplio con diferentes habilidades y niveles de educación. Los cursos de *El futuro en tus manos*, disponibles en inglés y en español, pueden ayudarle a enseñar habilidades financieras básicas sobre temas que abarcan desde cómo girar y depositar cheques hasta cómo comprar una casa. Y no contienen publicidad ni contenido comercial, nunca. Más información.

- Aspectos básicos de los servicios bancarios
- Protejase financieramente
- Todo sobre el crédito
- Planificación de su futuro
- Gastar el dinero de manera inteligente

Make teaching money management skills as simple as 1-2-3.

The *Hands on Banking*® courses include free instructor guides with classroom lessons and activities that will help you guide students through real-life scenarios and group discussions to teach valuable financial skills. And all without any endorsements or advertising.

# Student curriculum aligned to Common Core

## Courses and lesson plans

Whether you are teaching young children, teenagers, or adults, *Hands on Banking* has courses for all of them. Help instill knowledge about money and how to protect and grow it from an early age. Teach how banks work, how to write and deposit checks, how to make and stick to a budget, and how to create a financial plan for whatever your students' life goals might be.

Our instructor guides can help you prepare, extend, or modify lessons, and assess each participant's progress. Each guide may be used alone or as a supplement to the online program. Common Core State Standards alignment can be found in the Appendix of the instructor guide, where available.



The Common Core State Standards Initiative is an educational initiative in the United States that details what K-12 students should know in English language arts and mathematics at the end of each grade.

 indicates a Common Core standard has been met.

## Kids

### Help them start out strong

Help kids learn all about money—where it comes from, how to earn it and use it, and how to keep it safe. And help them figure out the difference between “need” and “want.”

#### Instructor guides

 Kids Instructor Guide PDF

#### LESSONS

#### COMMON CORE STANDARDS

### Introduction

Meet Zing and Zoey

Course overview

### You & Your Money

You and Your Money

**CCSS.MATH.CONTENT.4.MD.A.2**  
Uses four operations to solve word problems involving money

Where money comes from

Jobs and earning money  

The cycle of money

What banks do



TOOLS

A-Z

GLOSSARY



CONTENTS





English



# Hands on Banking® TEENS



Assessment



Introduction



You and Your Money



Budgeting



Smart Investing



Credit and You



Savings and Checking Guide



A-Z



TOOLS

GLOSSARY

CONTENTS





# Downloadable Instructor Guides



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provided by



*Kids' Version*

## Instructor guide

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VERSION 5.1



### Earning Power Worksheet

Name \_\_\_\_\_



1. If Zing wants to wash cars to earn gas money, how many cars must he wash to make at least \$26?
2. If Zing runs errands 3 times and walks the dogs 3 times, will he make the \$26 he needs to fill his tank?
3. If Zing earns \$21.75 by running an errand 3 times and walking the dog 3 times, how many more times must he walk the dogs to earn \$26 and fill his tank?
4. How much will Zing have earned if he has \$21.75 and walks the dogs 2 more times?
5. If Zing babysits (\$5.00) and washes 2 cars (\$15), how many dogs must he walk to earn \$26?
6. If Zing finds a \$5.00 bill, and he washes a car and babysits 2 times, how much money will Zing now have?

# Courses provide practical guidance...



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Search

[Courses](#) > [Adults](#) > [Money Management Tools and Tips](#) > [Control your finances with a Spendin...](#) >

Control your finances with a  
Spending Plan

What is a Spending Plan?

Key concepts of a Spending Plan

Create your own Spending Plan

Deciding what to pay first

[View Flash version](#)

## What is a Spending Plan?



A spending plan is a simple strategy for making the most of your money and reaching your financial goals.



How do you create a spending plan? On a simple, one-page form you write down the money you have coming in and what you spend in an average month. Putting it down on paper helps you see where you can improve and make better money decisions.



Some people call this making a “budget.” But we happen to like the term “spending plan” a lot better. Because it’s a good reminder that how you spend, and how much you spend, is really up to you.



A spending plan can help you live within your means. That means living a lifestyle that you can afford: not spending money faster than you earn it and not borrowing more money than you can afford to repay.



The right spending plan can help you set aside enough to pay your bills, have some savings for emergencies, and some money left over in your pocket every month.



In this lesson, we’ll introduce you to the key concepts of a spending plan. After that, you’ll have the opportunity to create a spending plan of your own. Let’s get started!

### Key points about Spending Plans

# ...and tools

## Topic 2 — Money Management Tools



### Spending Plan Activity (Instructor Copy)

#### Instructor note:

Photocopy the activity handout on the following page. Instruct your participants to fill in the blank boxes with the correct category.

#### Instructions:

This is a sample spending plan. Have your participants write the correct category name in each blank field on the spending plan.

#### Categories:

Salary from Job 1	Clothing
Car Insurance	Groceries
Utilities	Rent

#### Spending Plan Worksheet

MONTHLY INCOME	Estimate/Goal	Actual Earned
Salary from Job 1	\$	\$
Salary/Wages from Job 2	\$	\$
Other Income	\$	\$
Total Monthly Income	\$	\$
MONTHLY EXPENSES	Estimate/Goal	Actual Spent
Fixed Expenses		
Rent	\$	\$
Car loan payments	\$	\$
Car Insurance	\$	\$
Other debt payments (credit cards/loans)	\$	\$
Other:	\$	\$
Flexible Expenses		
Groceries	\$	\$
Gas	\$	\$
Telephone (cell phones too)	\$	\$
Utilities	\$	\$
Household Items	\$	\$
Other:	\$	\$
Discretionary Expenses		
Clothing	\$	\$
Dining out	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Savings	\$	\$
Other:	\$	\$
<b>Total Monthly Expenses</b>	\$	\$

## Topic 2 — Money Management Tools

### Spending Plan Activity

#### Instructions:

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Dining out	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Savings	\$	\$
Other:	\$	\$
<b>Total Monthly Expenses</b>	\$	\$

# Helping parents compare college savings programs

- Kids & money
- Talking to your kids about money
- Tips for your talks
- Teach children to save
- Affording higher education
- Compare savings programs**
- Financial Aid 101
- Co-signing your kids' accounts and loans
- [View Flash version](#)

## Compare savings programs



With an Education Savings Account, \$2,000 can be contributed each year until the student turns 18.



On the other hand, a 529 Plan allows an adult to either prepay, or contribute, to a student's education expenses. There are two basic types of 529 Plans. Review this chart to compare them.



As you do, keep in mind that both Education Savings Accounts and State-sponsored College Savings Plans are different than regular savings accounts because the account holder is actually placing money into investments that they select. Instead of earning interest on their deposits, they make a profit if their investments go up in value.



There's no quick answer as to which of these three programs may be right for you. It may depend on where you live and what school your child attends.

Review this chart to learn some basics. Then ask at your bank to help decide which program is best for you.

### College Savings Programs

Education Savings Account	529 Plans	
	State-sponsored college savings plan	Pre-paid tuition plan
<p>Save \$2,000 per year until age 18. Use the money for student's qualified educational expenses at almost any accredited school until student turns 30. Expenses can include purchase of education-related computer technology and Internet access. Savings are placed in investments, such as stocks and bonds. Account holder generally does not pay income tax on</p>	<p>For postsecondary education. Large dollar amounts can be contributed. Features may vary from state to state. Offers in-state tax benefits on some plans. Savings are placed in investments, such as mutual funds, selected by the state. May involve fees and risk</p>	<p>Pay tomorrow's tuition at today's rates. May be offered by states or private colleges and universities</p>

## Financial information for young adults

Make a strong start in your financial life. Learn about creating a spending plan, starting work, and how continuing education after high school could fit into your financial future.

Get started

### Choose a topic

- Getting started
- Earning money
- Spending smart
- Save, invest & build wealth
- All about credit
- School & money

Reward yourself by saving

Scenario: Building a future

All about saving

Compare the results

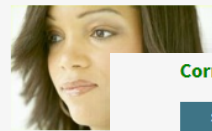
Tips for saving more

[View Flash version](#)

## Scenario: Building a future

### Randie is trying to increase her savings.

Randie's making money, paying bills, and buying stuff, but sometimes runs short between paychecks. She doesn't like feeling broke. She wants to get into the habit of saving so that she has money to fall back on if she loses her job or has an emergency. She also wants to save up for big purchases, like a vacation trip. In the long-run she wants something to show for her hard work and to be able to retire some day. Given her situation, which choice do you think is best?



- Make saving her #1 priority. Set a goal and calculate an amount to save every matter what.
- Put any extra money she receives (such as tax refunds, bonuses, raises, gifts,
- Automatically deposit a percentage of her income (for example, 5-10%) into account.

**Correct!**

Submit

Randie says: "This is working out great. The money goes right into my savings so I'm never tempted to spend it. And I picked a percentage to save that works for me, so I still have enough money to pay my bills. Now I'm looking at other ways to keep my savings growing – like earning a higher interest rate and saving extra money, like my tax refund."



Awesome advice! Making savings automatic and saving as much as you can at the best interest rate you can find are all great strategies for building wealth and a strong financial future. As Randie earns more over time, she should increase the amount she saves as much as she can.

Note: To earn more interest on your savings, shop for a savings account with the highest Annual Percentage Yield (APY) you can find.

See [Spending Smart](#) to learn more about creating your own spending plan, including deciding how much to save.

Click the **Next** button to continue.

# And young adults make a strong start in their financial lives

# Hands on Banking articles help navigate life's challenges and celebrations



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Español

Search



Articles > Life events



## Life events

So many of life's moments can have an effect on your finances.

Learn how to navigate life's challenges, celebrations and changes and keep your finances on track through them all.



### LIFE EVENTS ARTICLES

#### A car

- Vehicle leasing tips from the FTC
- Used car purchasing tips
- Smart car shopping

#### Funding school

- Student aid for graduate students
- Prepare for school
- Money tips for students
- Managing your financial aid
- How to postpone student loan payments
- How to apply for financial aid
- How much do I need to

#### Health

- Managing health care costs
- Protecting a loved one living with a disability with a Special Needs Trust
- Health insurance

#### Home

- Buying a house: The costs
- Types of mortgages
- Renting an apartment
- Protect your investment
- Preparing for closing
- Managing home expenses
- Homeowners and renters insurance

# Specialized topics address military and entrepreneur needs and opportunities

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Search

## Financial information for service members

Create a spending plan, learn how to establish credit, and prepare financially for PCS and deployment.

[Get started](#)

Choose a topic	Controlling expenses	The “five C’s” of credit	Resources
<a href="#">Banking basics</a>	<a href="#">Get the most from the money you spend:</a>	<a href="#">How do lenders decide whether or not to loan you money? Many look at five factors.</a>	<a href="#">Articles</a>
<a href="#">Saving money</a>	<a href="#">Create a spending plan</a>		<a href="#">Glossary</a>
<a href="#">Spending smart</a>	<a href="#">Be a savvy shopper</a>		<a href="#">Tools</a>
<a href="#">All about credit</a>	<a href="#">Smart car buying</a>		<a href="#">Course sitemap</a>
<a href="#">PCS and deployment</a>	<a href="#">Choose to live on-base or off-base</a>		
<a href="#">Building wealth</a>			
<a href="#">Education</a>			
<a href="#">Buying a home</a>			
<a href="#">Planning for retirement</a>			
<a href="#">Career transition</a>			

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Search

## Your business

Strong financial management is key to the success of your business. Learn about the many aspects of business finance.

### YOUR BUSINESS ARTICLES

#### Growing a business

- Social media: Responding to negative reviews
- Social media for your business: Getting started
- Social media: Does it make sense for your business?
- Your first employee
- Increase sales with PR
- Conduct low-cost market

#### Managing a business

- Small business resources
- Maximize cash flow
- Manage your business expenses
- Follow wage laws
- Create a business budget
- Sample profit & loss statement

#### Starting a business

- Pick the perfect location
- Follow zoning rules
- First steps after buying a business
- File a company name
- Business insurance
- Applying for business credit
- Pursuing your ideas

How Hands on Banking<sup>®</sup> is used



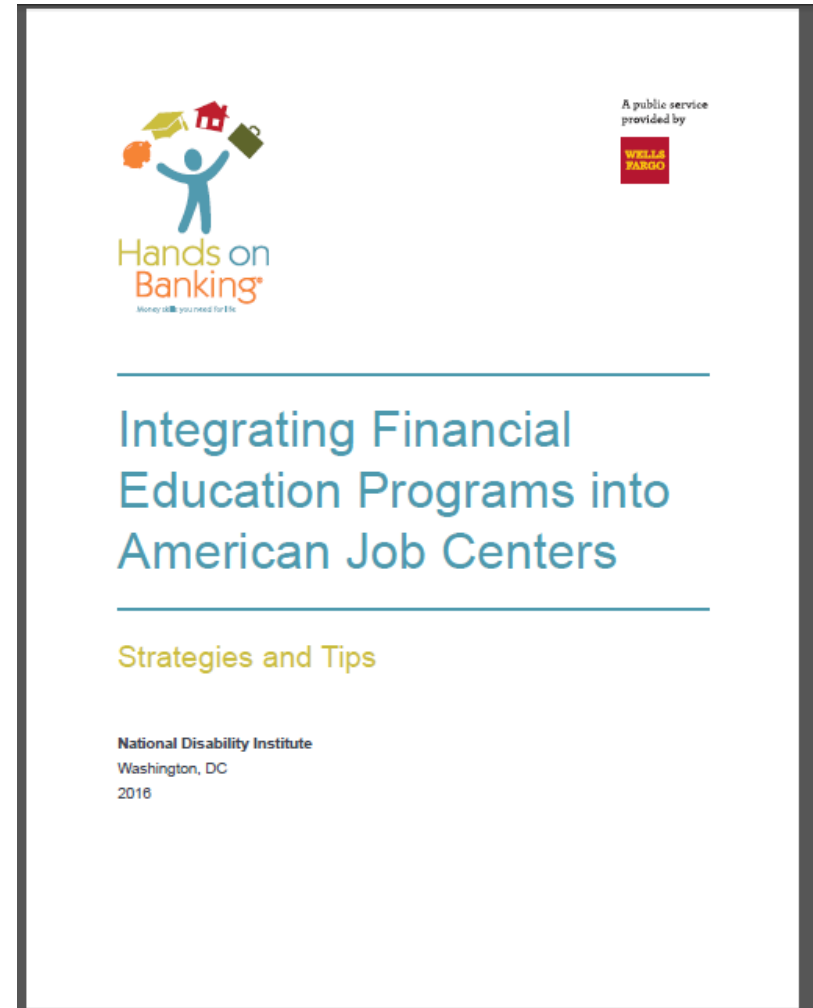


*Building a better economic future  
for Americans with disabilities*



## Integrating Financial Education into American Job Centers

- Toolkit provides overview of why integrating financial education is important and provides 6 steps on how to integrate financial education
- An estimated 23,000 people served to date
- ABLE Supplement Guide coming in 2017





Begin a brighter financial future today.



## Providing Financial Education and Counseling to Military, Veterans and Families

### Four Step Program

- **Stress Test:** MyMoneyCheckUp<sup>®</sup> at [www.SharpenToday.org](http://www.SharpenToday.org)
- **Financial Review:** 1-on-1 session with a NFCC Certified Financial Professional
- **Targeted Education:** *Hands on Banking* for Military Workshops and online financial program
- **eCoaching:** Ongoing coaching with automated email and text reminders

### Program Impact

- 65,000+ people helped since launch in 2013
- 67% say the program helped them better manage their money\*
- 68% say it helped them set financial goals\*
- 70% improved their overall financial confidence\*
- 73% are paying their debt more consistently\*
- Average total debt decreased by \$17,000 over 18 months\*
- Credit scores improved from 586 to 601 over 18 months\*

\*Study conducted by The Ohio State University

# Boys and Girls Clubs of Colorado

## Developing the financial capability of youth

**Opportunity:** Site leaders to deliver 10 financial literacy sessions to children, ages 5-19

**Approach:** Provide 10 Hands on Banking lesson plans per age group; Hands on Banking team trains the site leaders to deliver sessions and measure impact

**Reach:** 55 sites, 1500+ children and their families

**Measurement:** Knowledge, attitudes, behaviors over long-term relationship with children



A public service provided by



### You and Money (Elementary) Lesson 4: Understanding Needs and Wants

#### Overview

This lesson is designed to help students identify needs and wants. This understanding is necessary as children learn to create and redefine priorities – financial and otherwise. At the end of the lesson, facilitate a group discussion about items that some students considered a need while others considered it a want. The discussion should help students understand that priorities are personal and vary based on the individual, their experiences, and preferences.

#### Vocabulary

Need	An item or thing that you cannot live without.
Want	A desire that would be nice to have but is not required for your survival.

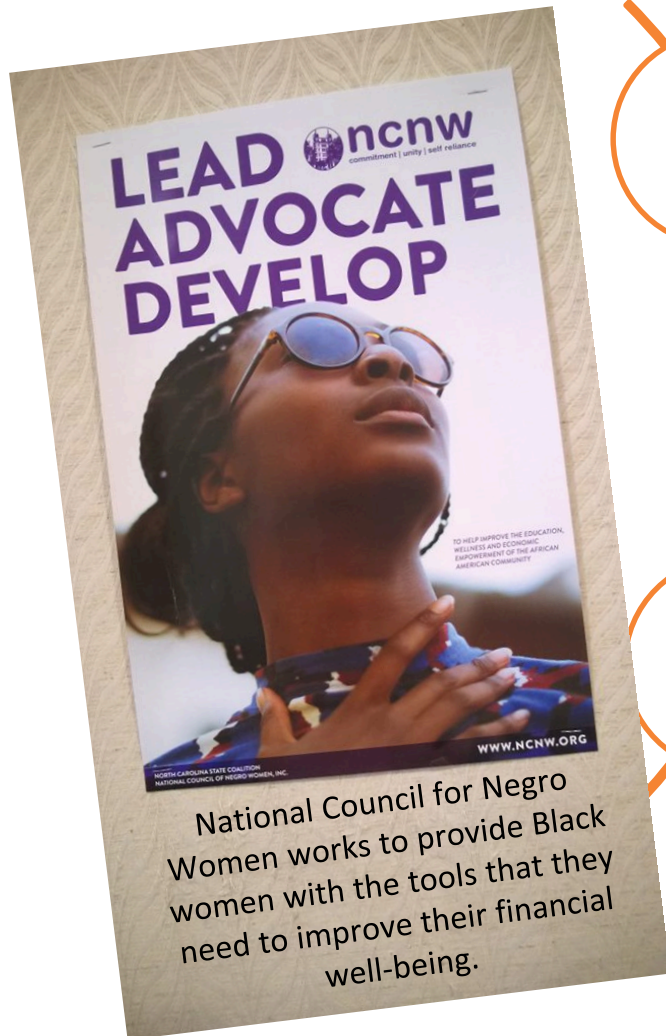
#### Materials

Blue painters or masking tape	Markers/Highlighters (yellow, green, blue)
Chart (or large) paper	Paper
Pens/Pencils	List of items (needs and wants)

#### Lesson Preparation/Instructions (10 minutes)

Prepare for this lesson and activity by creating a line/continuum on the floor. Run tape across the floor (separating the room). Place a sign on either side of the wall or the floor: one sign should read **Need**. The opposite side should read **Want**. Ask children to stand on the line. As you read an item from the list below, children should determine whether the item is a need or want. Once they decide, they should jump from the line to the appropriate side.

## Providing Entrepreneurship financial education to future business owners



Developed a series of six Hands on Banking webinars on starting, managing and growing a business

Hands on Banking provided train the trainer workshops and subject matter expertise

Wells Fargo team members volunteered to deliver and participate in the webinars



NAACP



# Developing the financial capability of youth through Twitter

NAACP #HandsOnBanking Pre-Twitter Chat Survey:

\* Required

Age \*

- <16
- 16-18
- 19-21
- 22-24
- >24

I have used the following methods to pay for or get money to pay for personal expenses during the past two months: \*

	Often	Sometimes	Rarely	Never
Cash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debit Card (for a direct purchase, not to obtain cash)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prepaid card	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal check	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Electronic, online, mobile (e.g., Apple or Samsung Pay) or automatic transfer of funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payday lenders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pawnshops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Check cashing services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Pete Greenley** @PeteGreenleyWF · May 10  
Who's got debt? Take part in a #HandsOnBanking @NAACP Wells Fargo Twitter Chat 5/10 | 5 pm EDT to learn good financial habits.

← ↻ 1 ❤️ ⋮



**Tom Unger, APR, ABC** @TomUngerPDX · May 10  
Got college loan debt? Take part in a #HandsOnBanking @NAACP @WellsFargo Twitter Chat at 3 p.m. today to learn good financial habits.

← ↻ 1 ❤️ ⋮



**Deniel Brown** @ServerBeS · May 10  
WellsFargo: RT NAACP: Who's got debt? Take part in a #HandsOnBanking NAACP Wells Fargo Twitter Chat 5/10 | 5 pm EDT to learn good financial...

← ↻ ❤️ ⋮



**NAACP** @NAACP · May 10  
Who's got debt? Take part in a #HandsOnBanking @NAACP Wells Fargo Twitter Chat 5/10 | 5 pm EDT to learn good financial habits.

← ↻ 10 ❤️ 10 ⋮



**(((Cornell Brooks)))** @CornellWBrooks · May 10  
RT @naacp: Today at 5pm ET we're holding a chat on economic empowerment for young adults. Take part! #HandsOnBanking


TWITTER-TOWN HALL:  
 ECONOMIC EMPOWERMENT FOR YOUNG ADULTS

# Opportunities for States

# Building better communities

Opportunities to Work Together to Increase Financial Capability and Increase Participation



**Hands On  
Banking**



**State Treasurers**

1

State administered 529 College Savings Plans

2

State employee retirement planning education

3

State sponsored college scholarships and grants

4

State sponsored homebuyer programs

5

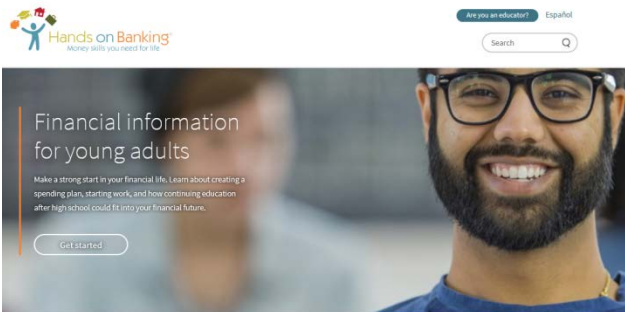
State administered ABLÉ accounts

# Building more capable college students

## Example: Creating a custom program to support students

State sponsored college scholarships and grants

Young Adult Curriculum



Choose a topic	The starting point	Sources of funds for education	Resources
<a href="#">Getting started</a> <a href="#">Earning money</a> <a href="#">Spending smart</a> <a href="#">Save, invest &amp; build wealth</a> <a href="#">All about credit</a> <a href="#">School &amp; money</a>	<p>You'll get information and tools to help you get started toward your personal money goals and dreams.</p> <p>You and \$</p> <p>So what do you want?</p> <p>How money works</p>	<p>Education beyond high school has a price tag. Where will you get the money you need?</p>	<a href="#">Articles</a> <a href="#">Glossary</a> <a href="#">Tools</a> <a href="#">Course sitemap</a> <a href="#">View classic courses</a>

Custom Hands On Banking Program for Your State

- **Leverage the “School and \$” content** to help young people manage finances responsibly
- **Flexible Delivery** – Instructor-led or Self-paced online learning
- **Multiple Integration Points** – Part of the application process or educational support for grantees
- **Low Touch or High Touch**
  - Twitter Chats
  - Guest speakers
  - Family seminar events
  - “First Generation” movie screening
- **Incentives** to drive participation



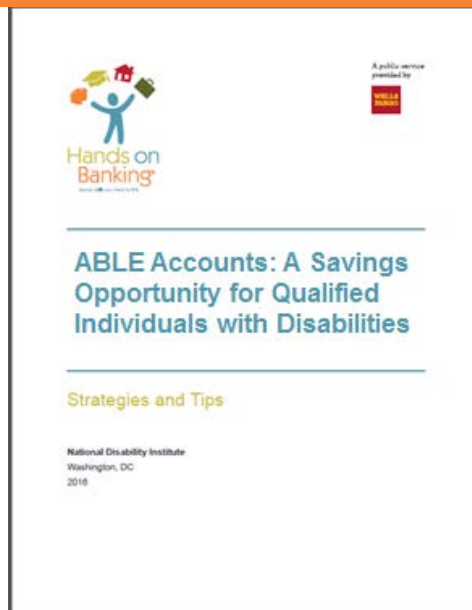


# Building a better life for people with disabilities

## Example: Creating a custom program to support ABLÉ account adoption

State administered ABLÉ accounts

ABLÉ Supplement Guide



Custom Hands On Banking Program for Your State

- **Leverage the ABLÉ Supplement Guide** to help people with disabilities understand the opportunity
- **Multiple Integration Points** – Part of broader financial education program or stand-alone
- **Low Touch or High Touch**
  - Link to [handsonbanking.org](http://handsonbanking.org) ABLÉ content from your state program site
  - Market resource availability to financial educators
  - Host webinars and seminar events
- **Incentives** to drive participation



# Summary

- The current reality for many consumers highlights the need for increased financial capability
- Different audiences have different financial capability needs
- Hands on Banking® is a highly flexible financial capability program that can be integrated into existing programs
- Opportunities exist in your state to advance financial capability
- Contact us to get started!



# Thank you

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For additional information visit:

<https://handsonbanking.org>

<https://elfuturoentusmanos.org>

or email us at [hobinfo@wellsfargo.com](mailto:hobinfo@wellsfargo.com)

