

Visa's Financial Education Resources

**Hugh Norton, Director
Financial Literacy**

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Why Financial Literacy?



45M Americans
lack a credit
score



51M
Americans are
underserved



~1/2 minority
households
are
underserved



25% skipped
necessary medical
care in 2017
because they
couldn't afford it



20% can't pay
all of their
current
months' bills



40% of Americans
couldn't handle an
unexpected expense
of \$400

• Source: Report on the Economic Well-Being of U.S. Households in 2017, Board of Governors of the Federal Reserve System.

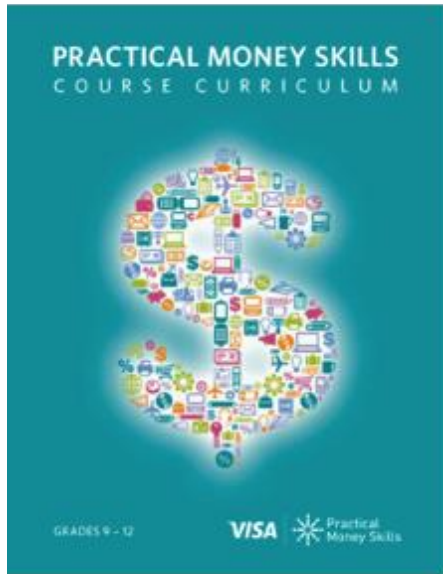
Financial Literacy For Everyone

27
Years

44
Countries

17
Languages

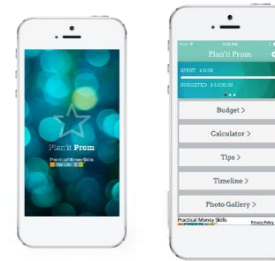
Curriculum



Sites and Online Resources



Mobile Resources



Partnerships



Print Resources



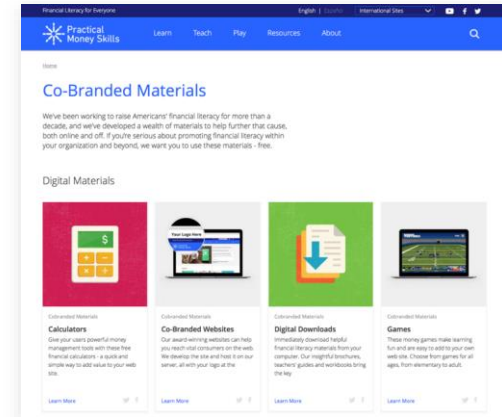
Partnering with Visa's Financial Literacy Program

Three Levels of Partnership

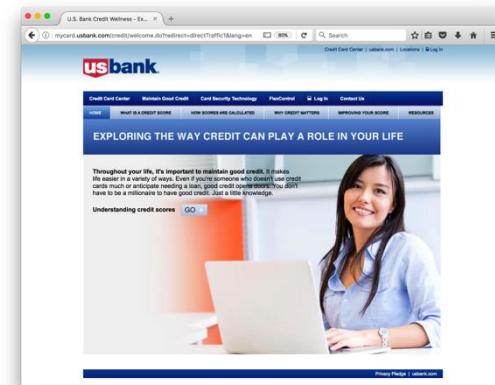
1 Free off-the-shelf resources



2 Co-branded websites and games



3 Customized programs and websites



FINANCIAL FOOTBALL



FINANCIAL FOOTBALL

It's not whether you win or lose. It's what you learn when you play.

Financial Football will test your speed, agility and endurance in the field of money management. Fast paced, fun and challenging for all ages, Financial Football puts you at the center of the action and gives you the ultimate personal finance workout. Are you ready to compete?

SEE YOU ON THE FIELD.

INCLUDED IN THIS CD:

- Financial Football game
- Classroom teaching materials for all levels:
- Rookie (ages 11-14), Pro (ages 14-18) and Hall of Fame (19+)
- All materials in both English and Spanish

To learn more about building strong financial skills, go to www.practicalmoneyskills.com
To play the game online, go to www.practicalmoneyskills.com/football

FINANCIAL FOOTBALL

VISA NFL

THE DUKE
Wilson

KANSAS STATE

Kansas State Treasurer
Ron Estes

KANSAS STATE

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© 2015 NFL Properties LLC
Some names/figures/logos are trademarks of the teams included.
All other NFL-related trademarks are trademarks of the National Football League.

Game Rating: General Audience
Mac/PC compatible. Requires Adobe Flash.
This CD is for educational purposes only.
It is not suitable for resale.

FINANCIAL FOOTBALL

VISA NFL

HOME PLAY LESSONS Download

PURE NFL GAME PLAY

**KANSAS STATE TREASURER
RON ESTES
WELCOMES YOU TO
FINANCIAL FOOTBALL!**

PLAY THE GAME

FINANCIAL SOCCER



FINANCIAL SOCCER VISA WORLDWIDE PARTNER

CHOOSE YOUR REGION USA EDITION HOME PLAY LEARN RESOURCES

PLAY. LEARN. HAVE FUN.

[PLAY THE GAME](#) WATCH THE TRAILER

PLAY VISA'S NEW 2014 FIFA WORLD CUP™ FINANCIAL SOCCER GAME

Put your financial skills to the test with the new 2014 FIFA World Cup™ Brazil-branded version of Visa's fast-paced, multiple-choice question game. The updated game, which features improved graphics and additional questions, tests players' money management skills as they advance down the field and try to score. Educators can use the study modules to help students get ready for gameplay. If you're warmed up and ready to play, click the button above to begin.

NEW FINANCIAL SOCCER GAME LAUNCHES IN UTAH

Fred Salt Lake's coach Jeff Casser and midfielder Sebastian Velazquez, Utah Treasurer Richard Ellis and Visa joined forces to launch the new version of Financial Soccer ahead of the 2014 FIFA World Cup in Brazil. [READ MORE >>](#)

CHALLENGE YOURSELF

Are you an amateur, semi-pro or world class player in the arena of money management? Get ready to give your brain a workout and put your money skills to the test. [GET A FREE COPY >>](#)

LEADERBOARD	
1. Canada	
2. Albania	
3. Iran	
4. Italy	
5. North Korea	

[VIEW FULL LEADERBOARD >>](#)

FINANCIAL FOOTBALL

Test your financial skills playing interactive games like the NFL-themed Financial Football and Money Metropolis. [PLAY NOW](#)

MONEY METROPOLIS

Test your financial skills playing interactive games like the NFL-themed Financial Football and Money Metropolis. [PLAY NOW](#)



Elementary Games



 Practical Money Skills
practicalmoneyskills.com

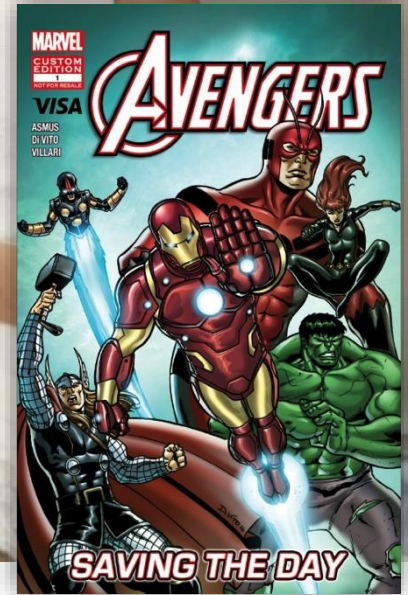
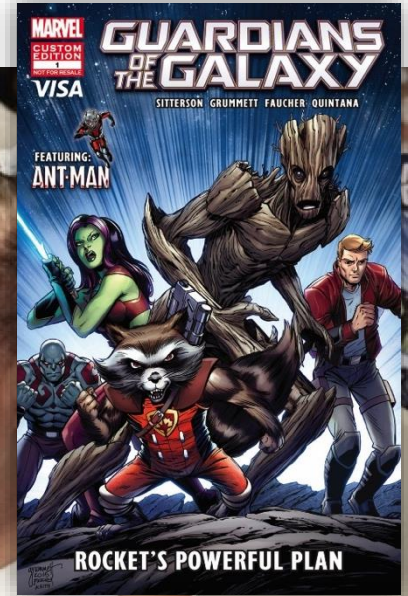
Financial Literacy Comics



FANTASTIC FINANCE TERMS

Learn these finance words and you'll be off to an awesome start. Look for many of them inside!

<p>WANTS VS. NEEDS The difference between things you want to have and what you need to have.</p> <p>EXPENSES The money you spend regularly for items or services.</p> <p>BANK A financial institution where money is kept.</p> <p>INVESTMENT An item or financial product that you expect to earn a profit on in the future.</p> <p>EXCHANGE RATE How much your coin trade one country's money for another country's money.</p> <p>CREDIT CARD A card for making purchases with funds you borrow and pay back later.</p> <p>DEBIT CARD A card that allows you to make purchases with money from your checking account.</p> <p>PREPAID CARD A payment card that you pre-load with your own money.</p>	<p>LIVE WITHIN YOUR MEANS Budget and save so you don't spend more money than you earn.</p> <p>BUDGET An outline of your plan for spending and saving.</p> <p>BANKING Using a bank to manage your money.</p> <p>LOAN Money that you borrow and pay back with interest over time.</p>	<p>EMERGENCY FUND Money you save to use if something unexpected happens.</p> <p>SAVINGS ACCOUNT An account with money you keep for future use.</p> <p>CURRENCY Coins, bills and other types of money.</p> <p>INTEREST A fee you pay to borrow money, or the payment you receive on savings.</p>
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Your Money, Your Future

Practical Money Skills

Learn

Teach

Play

Resources

About

YOUR MONEY, YOUR FUTURE

CHAPTER 1: EARN

LEARN TO EARN



CHAPTER 4: SPEND

SMART SHOPPING



CHAPTER 3: BUDGET

BUDGET BUILDER



IT'S A BALANCING ACT

You need to buy a jacket, but you also want to buy a new phone. How do you choose?

To make good decisions about how to spend your money, start by setting your money goals and work toward achieving them with a plan in mind. A personal budget is a plan that helps you put the money you've earned toward savings, expenses (church, bus or entertainment money) or paying off debt (money you may have borrowed).

When you're creating a budget, it is important to understand the difference between something you need to have and something you want to have.

NEEDS



WANTS



Remember to take care of your needs first, so you can think about saving for what you want. A budget can not only help you consider your immediate needs and wants, but prepare you to achieve your long-term financial goals. You may have some short-term goals that you can achieve in a matter of weeks, or long-term goals that will take years to attain.

15

What's My Score

A personal finance resource for young adults



WHATSMYSCORE.ORG

For College Students

Money 101 Student Workbook

A Crash Course in Better Money Management For College Students



WHATSMYSCORE.ORG EVERYTHING YOU NEED TO KNOW ABOUT YOUR CREDIT

MONEY GUIDES | DOWNLOADS | BREAK THE CODE | THE FACTS | RESOURCES

WIN THE PRIZE TO GET YOUR NICER FURNITURE you'll be glad you have a good credit score.

WMS VIDEO CONTEST Watch the Best Entries! Get the Winners!

Financial Soccer Test your smarts, skills and endurance on the field of college management.

Financial Football Kick off the ultimate financial challenge. Play the game.

Credit 101 Credit scores are like what, insurance, tuition that will not go down just 'cause the credit is bad.

FINANCIAL LITERACY SUMMIT 2017 LEARN ABOUT OVERSIGHTING BARRIERS TO FINANCIAL WELL-BEING

Estimate your FICO Score Use our free estimator to find out what your score is today.

How is your score determined?

The most common used scoring system for credit scores is developed by FICO™ bureaus use this formula to evaluate how much risk you pose to potential lenders, based on the following factors:

- 30% Payment history** Do you make your payments on time?
- 35% Credit utilization** How much credit are you using?
- 15% Types of credit** Do you have a mix of credit types like credit cards, student loans, and mortgages?
- 10% Length of credit history** How long have you had credit?
- 10% New accounts** How many new accounts have you opened recently?

What is a good score?

There is no absolute standard that lenders use to approve or deny credit. The chart below is merely a guide. Remember, a good score is one that works with, not against, your life goals. Staying informed and making smart financial choices is your best strategy for keeping your score on a steady climb.

Why a good score matters.

- Excellent (850-780):** The reasons to keep your credit score in good shape are numerous.
- Good (780-700):** Makes an apartment hunting. Whether you are renting or buying your first home, both landlords and mortgage lenders will require a good credit score.
- Fair (700-650):** Job Opportunities. Prospective employers often review candidates' credit history as a gauge of character and responsibility.
- Poor (650-500):** Better interest and insurance rates. A high score often qualifies you for lower rates on loans, and better deals on insurance.
- Financial Flexibility.** A good credit score leaves the door open for all types of credit. Should you need to down the road.



Co-branded Websites

Help us improve consumers' financial literacy worldwide

- Co-branding Practical Money Skills gives more consumers the opportunity to become financially literate
- Order free co-branded websites to reach vital consumers on the web
- We develop the site and host it on our server
- Your logo at the top
- Unique website address specific to your organization
- Your new financial literacy website is available within weeks

The screenshot shows a co-branded website for Visa and US Bank. The top navigation bar features the Visa logo on the left and the US Bank logo on the right. Below the logos, the text "Financial Literacy for Everyone" is visible on the left, and "English | Español | International Sites" with a dropdown menu is on the right. A blue navigation bar contains the "Practical Money Skills" logo and menu items: "Learn", "Teach", "Play", "Resources", and "About". A search icon is located on the far right of this bar. The main content area features a large image of a person holding a dachshund puppy. To the right of the image is a text block titled "How to Save Money While Welcoming a New Pet to Your Home". Below the title is a short paragraph and a "Learn more" link with a progress indicator. Below this section is a "Learn" section with four cards. Each card has a title, a brief description, and a "Learn More" link with social media icons.

VISA **usbank.**

Financial Literacy for Everyone English | Español | International Sites

Practical Money Skills Learn Teach Play Resources About

How to Save Money While Welcoming a New Pet to Your Home

Thinking about adding a pet to your family? Animals can be wonderful companions, and you'll want to be sure you can provide them with a good home.

[Learn more](#)

Learn

Budgeting Basics
Learn how to budget is easy when you start with the basics.

[Learn More](#)

Calculators

Rework Your Budget
As your finances change, it's important to adjust your budget. Track your current expenses and make adjustments as necessary.

[Calculate Now](#)

Getting Out of Debt
Getting out of debt may feel challenging, but there are steps you can take now to ease your stress and simplify the process.

[Learn More](#)

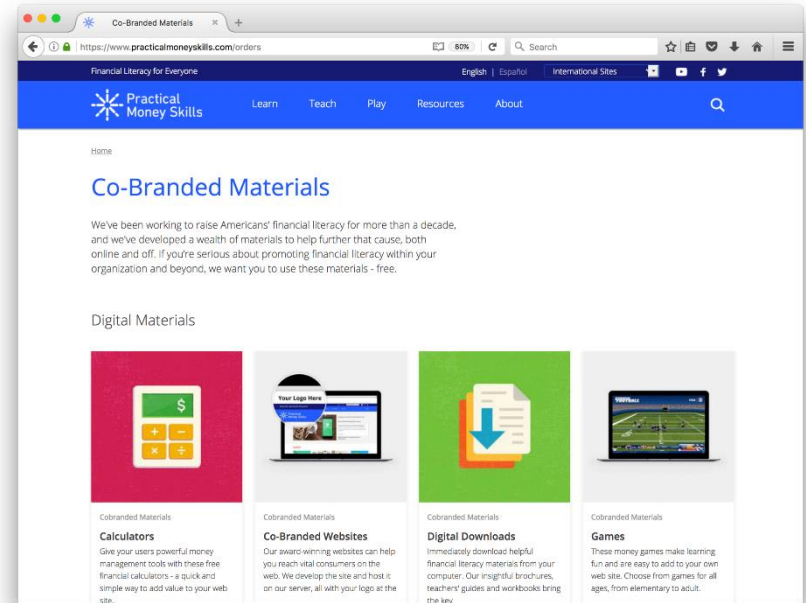
Choosing Savings Options
Maximize your money with the right savings options strategy for your financial situation.

[Learn More](#)

Educational Resources

Use Practical Money Skills' free resources to expand your financial literacy efforts

- **Embed free tools, calculators and games**
 - Content, tools, calculators and games can be embedded simply on your existing website with a single line of code
- **Co-branded pamphlet series**
 - All our pamphlets, presentations, guides and student workbooks branded with your logo
- **Free syndicated articles and social media content**
 - Integrate weekly personal finance articles into your existing websites and newsletters
 - New daily content for your Facebook and Twitter campaigns

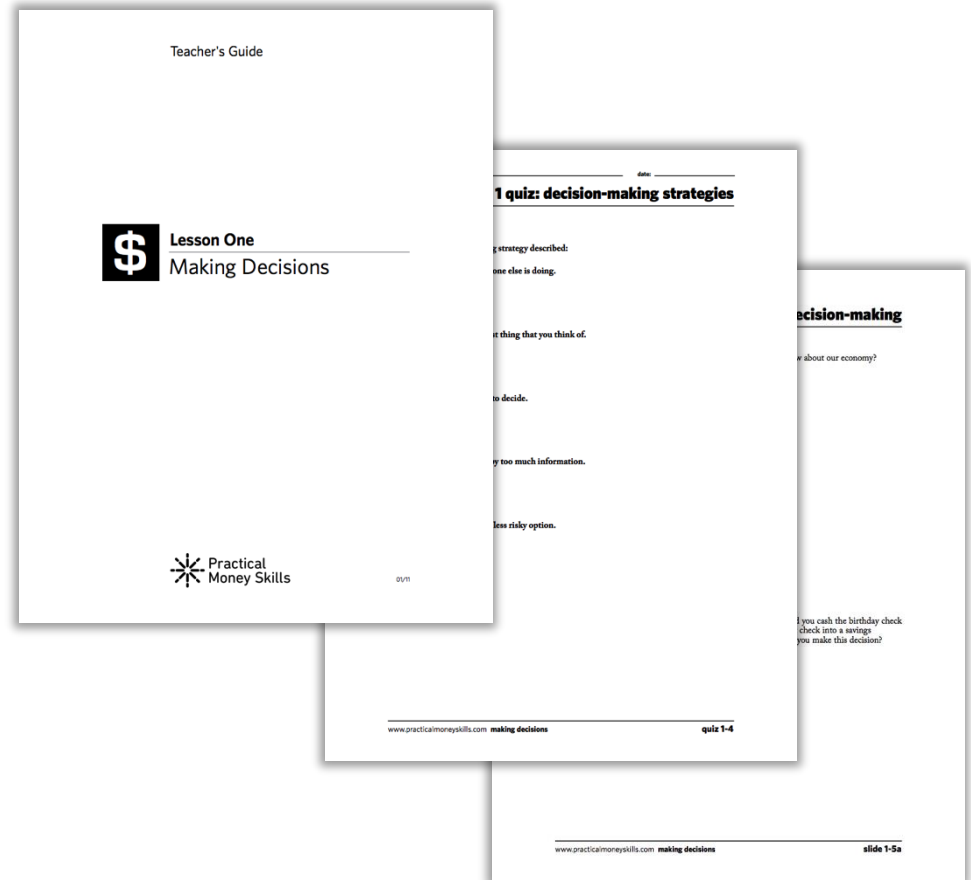


Special Needs Curriculum

These important financial lessons are for special needs students. Educators can customize lesson plans to best fit their students' needs and learning styles.

- **10 Lessons including teacher's guides, student activities and presentations:**

- Making Decisions
- Making Money
- Budgeting Your Money
- Shopping Wisely
- Living on Your Own
- Banking Services
- Understanding Credit
- Cars and Loans
- Protecting Your Money
- Saving and Investing



Program Updates and New Resources

- Financial Football
- The Payoff



PAYOFF



How to Order Co-branded Resources

Ordering co-branded print materials

- **Visit www.practicalmoneyskills.com/orders**
- Provide your logo in a high-resolution vector image in Adobe Illustrator
- Provide headshots or state seals in high-resolution images (300 dpi or higher)
- Delivered within 3 weeks after final approval of art

Ordering co-branded URLs

- Available for your co-branded website or game
- Live within two weeks of your request and approval of final art

For more information

Contact Visa....

info@practicalmoneyskills.com

...or visit



www.practicalmoneyskills.com



www.whatsmyscore.org