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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

Financial Literacy For Everyone

27 Years
44 Countries
17 Languages

Curriculum

Sites and Online Resources

Mobile Resources

Partnerships
Veterans Financial Coalition
Partnering with Visa's Financial Literacy Program

Three Levels of Partnership

1. **Free off-the-shelf resources**

   ![Free off-the-shelf resources image]

2. **Co-branded websites and games**

   ![Co-branded websites and games image]

3. **Customized programs and websites**

   ![Customized programs and websites image]
It's not whether you win or lose. It's what you learn when you play.

Financial football will test your mental agility and understanding in the field of money management. Fast-paced and challenging, this game financial football puts you in the driver's seat of your finances. Are you ready to compete?

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SEE YOU ON THE FIELD.

INCLUSIONS IN THIS CD:
- Financial football game
- National football league (NFL) norms
- Kansas State Treasurer Ron Estes
- No material in this image

To learn more about building strong financial skills, go to www.visa.com/knowledgeworks.com

To play the game online, go to www.visa.com/financialfootball.com/football

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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™ Brandbranded version of Visa's well-panned, multiple choice question game. This 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 ready to play, click the button below to begin.

CHALLENGE YOURSELF

Do you have what it takes to be a world class player? The more you earn the more it costs to bring the best players together in the grand finale. You can win it all or lose it all. Play Visa’s financial soccer game today and show the world what you’re made of.

LEADERSBOARD

1. Canada
2. Alliance
3. Visa
4. Macy
5. Nordstrom

NEW FINANCIAL SOCCER GAME LAUNCHED IN U.S.

Your Visa financial coach will thank you and congratulate you for your Visa Financial Soccer game performance. Congratulations to the Visa Financial Soccer winners and all the Visa Financial Soccer players who played and had fun! Get ready to play Visa’s newest Viipur game, Visa’s Financial Soccer Game!
Elementary Games
Financial Literacy Comics
What’s My Score
A personal finance resource for young adults

For College Students
Money 101
Student Workbook
A Crash Course in Better Money Management For College Students

How is your score determined?
The most common credit scoring system used in the United States is developed by FICO, Inc. This system uses information from your credit report to determine your credit score, based on the following factors:

- 35% Payment history
- 30% Amounts owed
- 15% New credit
- 10% Credit utilization
- 10% Length of credit history

What is a good score?
There is no perfect or ideal score. Creditors use a range of credit scores across all ranges, and may consider other factors as well when deciding whether to extend credit.

Why a good score matters.
A high credit score helps you save money through lower interest rates on loans, such as car, student and mortgage loans.

For example:
- How can you improve your credit score?
- What can you do to avoid identity theft?
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
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
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