

Decision Partners, Inc.

Independent Financial Literacy Education

Choosing a Financial Literacy Program

To comply with the new requirements of the Higher Education Opportunity Act (HEOA), many organizations are faced with decisions about how to incorporate a quality financial literacy intervention into their TRIO program. When evaluating financial literacy programs, we feel the following questions deserve serious consideration.

Does the program make it easy to meet TRIO reporting requirements?

Financial Literacy 101 incorporates student-by-student usage reporting that may be easily exported to Excel or any student management application. This level of reporting makes it easy to document successful participation, no matter how many students your program serves. Course administrators may view/export each student's course progress, exam grade, course completion code, and even student ID.

Decision Partners has managed federally-funded programs for several years and ensures complete compliance with any current or future reporting requirements.

Does the program give YOU the data reports you need to better understand your students?

Our new aggregate data report generator makes it easy to generate convenient PDF reports, complete with your choice of charts and graphs. Administrators may even customize the reports based on gender, year in school, independent/dependent student status, plus more – for each of your access codes or all codes. This powerful tool offers unique insight into the financial knowledge, attitudes and behaviors of your students. This actionable knowledge will allow you to develop ancillary support programs based on the actual needs of students on your campus. Decision Partners is the only organization to offer this level of data reporting.

Is the program easy to manage, even for multiple administrators?

Each administrator has their own control panel to manage *only* the students for which they are responsible. From the control panel, administrators may monitor student progress, export data, and even encourage students to finish the course with email messages.

All Decision Partners courses offer the ability to set up as many access codes as needed. Multiple access codes may be used to keep one administrator's students separate from another's, or different access codes may be used for different departments. These administrative accounts may be created in real-time by the institution's master administrative user, which has access to all usage data across access codes.

Is the program customized for different student life stages?

As you know, college students are a diverse population. Many "student-focused" programs wrongly assume that all students are 18-22 years old, and include graphics and messaging that leave many students feeling excluded. Financial Literacy 101 is the only program to customize messaging for different student life stages, so a student with years of real-world life experience does not receive the same messages as students away from home for the first time.

Further, Decision Partners' TuitionEdu program is designed for the specific financial needs of students in grades 9-12.

Has the organization developing the program demonstrated a commitment to TRIO and COE?

Since the HEOA mandated financial literacy education be provided by TRIO programs in the summer of 2008, Decision Partners has exhibited and spoken at five regional COE meetings, in addition to the national conferences. We have also participated in two COE-sponsored webinars on our program and donated over \$10,000 in courseware to national and regional COE organizations.

There are currently over 50 TRIO programs using Decision Partners courses, with more being added weekly. We are also forming a TRIO User Group this fall to facilitate the sharing of best practices for financial literacy education among Financial Literacy 101 and TuitionEdu course users.

Our TRIO outreach effort is led by Decision Partners Vice President Jim Pfeiffer, MSW.

Does the program offer multimedia instruction and content personalization?

Today's students expect more than pages and pages of generic textual information. Decision Partners has been a leader in the development of personalized, multimedia financial education. Multimedia instruction helps to ensure student engagement, no matter the student's learning style or reading level. Our programs also incorporate a high degree of personalization *for* and *by* each student. For example, many exercises incorporate a student's pre-course survey responses for a more customized experience. Students may also "save" modules to their personal page, and even leave personal notes on the content.

Are their measurable outcomes from student participation?

Because Financial Literacy 101 is a linear program, students who have completed the course are guaranteed to have both understood the material and participated in several important financial exercises.

Upon course completion, students will have:

- Taken a comprehensive exam.
- Set personal short and long-term financial goals.
- Developed a personal budget that may be used on an ongoing basis.
- Received objective, non-judgmental feedback on key financial behaviors including credit card use, hours worked per week, financial stress, and other protective behaviors customized to each student's life stage.
- Completed a credit card payment exercise based on their own debt level.
- Participated in a post-graduation budget exercise based on their chosen field of study.
- Received a secure course completion code and course completion certificate.

These points are just a few highlights of our comprehensive, prevention-based approach.

Is the program customized to your campus?

Financial Literacy 101 administrators have a variety of customization options, ranging from course welcome messaging to the incorporation of campus and community-based financial resources into the course.

Is the program prevention-based?

Decision Partners is a leader in bringing proven cognitive-behavioral interventions to the field of financial education. Using strategies such as expectancy challenges and personalized feedback, Decision Partners courses help students reflect on their own financial attitudes and expectations, helping them make informed decisions that are right for them.

Is the program developed by a lender-independent organization?

Decision Partners is completely independent – all funds for programs such as Financial Literacy 101 and TuitionEdu come from customers like you. This arrangement ensures complete objectivity in curriculum development, and also ensures that your needs are met quickly by our in-house development team.

For More Information

If you have questions about Decision Partners' programs or would like to bring one of our programs to your campus, please contact Jim Pfeiffer at jim@decisionpartners.org or by phone at (978) 562-1390.