

Why Partnering With Us Is Different

oolProof is all about tough-as-nails messaging and editorial independence. Our independence from commercial influence is one reason our resources have earned important endorsements from organizations like:

- Fairplay (formerly The Campaign for a Commercial-Free Childhood)
- Public Citizen
- The National Association of Consumer Advocates
- The Consumer Federation of America.

We only partner with companies and organizations that accept FoolProof's independence and agree with the basic tenets that underpin all of our work:

- The importance of healthy skepticism when making decisions that impact a person's money or well-being.
- The value of caution and research before spending money.

Want to know more?

Email us at giving@foolprooffoundation.org



Overview

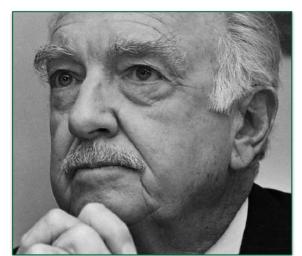


The FoolProof Foundation is the only major financial literacy resource in America based on the teaching of healthy skepticism and caution.

Our Brand

Our story began back in 2003, when venerated CBS news anchor Walter Cronkite met then 23-year-old Will deHoo.

Will was working as a consumer advocate in a low-income part of New York and was troubled the persistence of systemic economic inequality around America:



While some accumulate wealth and learn important financial lessons from their families, others are not afforded the same opportunity.

"It doesn't seem right," Will said to Cronkite. "People who have the least seem to pay a greater price for their money mistakes.

Why don't we do something about it?" Cronkite said. And they did.



The FoolProof Difference

From day one our approach to financial literacy has been unique. We teach consumers to question anyone or anything that impacts their money or their welfare. We teach what others do not—and frankly cannot teach. Why? Virtually all other major financial literacy initiatives are funded or shaped by businesses that profit when consumers make money mistakes. We can't expect those organizations to properly teach caution and healthy skepticism.

Our Impact

- Over 640,000 students and other learners of all ages in all 50 states
- Used in over **8,000** schools
- Over 45 million page views annually
- 34% average increase in financial knowledge, measured by in-module pre-and-post testing
- 100% free for all learners and educators

Our Mission Is...

To provide consumers with free and independent resources enabling them to make the right financial decisions for life. In doing so, we're able to advance our vision of creating a more equitable future for all.





LEVERAGE OUR EXPERTISE, MAGNIFY YOUR REACH.

We partner with entities that share our vision of building a more equitable future.

Standing with Us

Because of our unique teaching philosophy our curricula are the only financial literacy curricula endorsed by these highly regarded consumer groups:







Our Curricula Cover Topics Such As...

1) The free enterprise system: What's the job of a marketer? And what's your job as a consumer?

The free enterprise system assigns different roles to consumers and sellers of goods and services. The role of the seller is to sell and to care about the bottom-line of the company, while the role of the consumer is to question and be skeptical. Students learn about common money mistakes, the consequences of being financially irresponsible, and scams aimed at young people.

2) Why the way you handle money will rule your life.

We introduce learners to the concept of credit and teach the role it has on a person's life. In this, we convey the long-term financial impact of poor decisions and the importance of paying off debt on time (and not just the minimum payment). We introduce learners to the concept of credit scores and how they are rated.

3) Creating the Financial Future You Want: Budgeting and Saving

We teach the importance of budgeting and planning for unforeseen financial hardships, as well as for retirement. We also stress the importance of making conscious savings and wise investment decisions, rather than acting on impulse.

4) The Importance of Checking Accounts and Paying Options
A particularly important module for under-resourced students who
come from unbanked or underbanked families. We teach young
people the importance of carefully choosing their financial
institution and their financial products.

5) Credit Cards, Seriously Explained

We convey the dangers of financing long-term debt with credit cards and help students identify the consequences of misusing credit.

6) Critically Evaluate Marketing, Advertising, and News Sources

Separating fact from opinion is crucial to a healthy marketplace. We introduce students to the theory of consumerism and teach them to distinguish their own personal well-being from a corporation's well-being. We show how to evaluate the fine print on advertising, spot predatory lending, and even how to evaluate news sources.

Our three unique offerings:

FoolProof curricula consist of 27 interactive modules for middle and high school level. To reinforce module lessons we include assignments and group activities. A separate homeschool version is also available.





CEE COMPLIANT:

Our curricula meet all Council for

Economic Education Financial Literacy Standards for middle and high school.



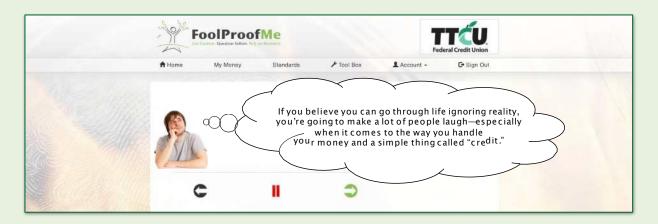


Joey's Gist

FoolProof tackles everyday financial and consumer topics that young people face.

Through Joey's Gist videos we make content appealing to the target audience:

Joey's message on social media influencers.



How We Teach:

oolProof curricula teach life skills focused on the root causes of economic inequality. Students form decision-making habits that will impact the quality of their lives. We immerse students in the development of four core life skills and habits, in a "21st century" compatible setup:

- Healthy skepticism
- Financial responsibility
- Trustworthiness
- Personal responsibility

Il content is delivered online for the COVID age, either for classroom use, from home, or in a hybrid setting. The programs are labor-saving and virtually turnkey for teachers and mentors. They can choose to integrate one of our educational modules, activities or assignments into their teaching, pick a few, or use them all.

Most importantly, FoolProof's curricula are peer-to-peer and engaging for the student. They feature hundreds of videos and animations, highly interactive conversations and compelling examples.



Access & Information

Program access is funneled through our custom state websites, much like this <u>foolproofminnesota.org</u> example.

Besides program and organizational background, these websites include teacher registration, as well as specific information on;

- How the curricula meet or exceed your various state educational standards
- Explanation of specific teaching components
- Tips for easy curriculum integration
- Examples of how we teach using educational videos
- Program access

Our state websites provide lively articles, videos and guides. We provide these resources for free. The process is explained on the next page.



Our sponsors become the "go to" source for real financial literacy education by becoming sponsors of these websites.



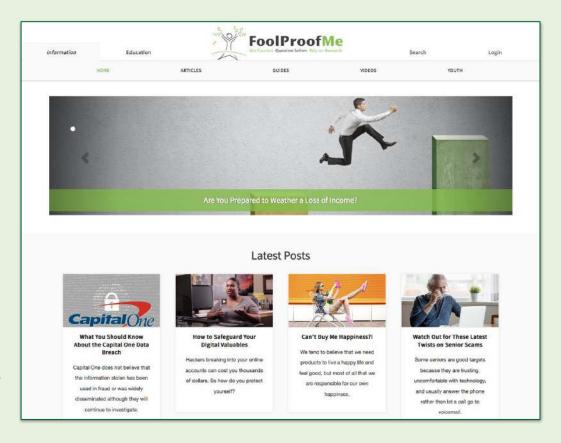
A Consumer Newspaper-like Website

Integrated in our state websites, is an additional online consumer news website, geared to consumers of all ages. It's a local version of our www.foolproofme.org educational portal.

This section has a strong "keep your money in your pocket" focus and offers a variety of topics in an "on demand" format.

- Extensive buying and consumer guides
- Dozens of educational videos
- In-depth articles
- Consumer breaking news as it happens

We believe that consumers need trustworthy information in order to make better-informed decisions with their money and to have a greater chance to excel in life. The financial health of the consumer directly impacts the financial health of our economy. Our teaching stems from the FoolProof mantra; *Use caution, question sellers, rely on research.*



Our online commercial-free consumer newspaper is a safe harbor from all the clutter of scams and hyperbole out there. Together with the teacher and program information, this portal becomes a thriving hub of unique education, and the main point of access for your organization's educational outreach.

Sponsor opportunities and obligations: FoolProof's integrity is based on our complete editorial independence from any funding source. Our value to you derives directly from that independence. Consumers are looking for voices they can trust, and we are one of those voices.

We do encourage our partners and sponsors to provide input on future FoolProof content. Do you have an important and valid economic issue that is affecting your community? We can research and report on that issue, free of spin or influence. But FoolProof is the sole determiner of the content.







FoolProof & You

Show your support for the FoolProof Foundation and help instill financial literacy that works in your state through State Sponsorship! If your organization is aligned with our organizational mission, talk with us about becoming a sponsor or partner.

Show your support. Share on your website.

When you become a State Sponsor of FoolProof, your organization is recognized on our state sites — through which all students and teachers in your state access FoolProof's educational content —and allows your organization the opportunity to link to free, industry leading, financial literacy education directly from your site.

The best way to create a more equitable future is by empowering youth with the information to make the right financial decisions for life. Help allow us to sustain and grow our usage, impact, and offerings in your state through our Exclusive or Non-Exclusive State Site Sponsorships!

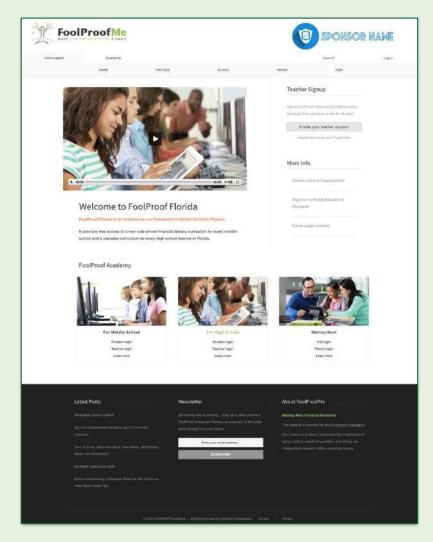
Your sponsorship allows us to make necessary investments back into the state

Exclusive Sponsorship, first and foremost, allows us to continue providing our industry leading financial education content 100% free to any end-user in the state. More than that, it provides the requisite funding for FoolProof to make specific re-investment in your state, which results in increased awareness, adoption, and usage.

Your support will fund research to create a "State Profile"

- Research and identify specific teacher development groups, existing FoolProof teachers, education administrators, and contacts with your State Education Department.
- Solicit support from these groups or individuals through targeted marketing and coordinated outreach.
- FoolProof's Director of Education, Mike Sheffer, hosts virtual webinar trainings and professional development sessions to these groups or individuals





Exclusive State Sponsorship

our organization could be the exclusive sponsor of all FoolProof Academy educational content in your state. Exclusive Sponsorship comes with the opportunity to design the State Page banner with your institutions' logo and brand colors. This page will be the site through which all existing and future parents, teachers, and students in your state will access FoolProof's content.



In-Module Branding

Students made over 45 million page views of our modules nationally last year. Exclusive State Sponsorship comes with the opportunity of being the **only sponsor** presented within our online modules—the educational aspect of our curricula where students progress through the FoolProof lessons. Your visibility is limited to your logo and an appropriate tag line.





Sponsor

Sponsor

Sponsor

Logo

Sponsor

Logo

Sponsor Logo

Non-Exclusive Sponsorships

Sponsors able to give at a smaller level will join a carefully selected group of other co-sponsors to support a Non-Exclusive State site. There are three levels of Non-Exclusive State Sponsorship:

resenting Sponsor. A maximum of three sponsors will be prominently featured on a state page. Logos will be prominently displayed in page footers, with links to sponsors landing pages activated by clicking on the logo. Presenting Sponsors will be the only non-exclusive sponsor to have logos featured within educational modules.

Sponsors Sponsor. The second tier of sponsorship for a Non-Exclusive Site where partnering organizations' logo will be featured underneath the Presenting Sponsors. Platinum Sponsors are displayed on the state page but not within in-module educational content. Links to sponsors landing page will be activated by clicking on their name.

Jus Sponsor. Our final tier of sponsorship reserved to show our appreciation for foundations and individual donors who go above and beyond to support our organization.

Want more details? Contact us at: giving@foolprooffoundation.org



Providing the Funding for Greater Usage and Adoption

Thanks to our State Sponsorship model, FoolProof is able to provide industry leading financial literacy free to the end-user, while also reinvesting resources to increase adoption and usage in your state.

With each funding threshold crossed in a state, our sponsors help us unlock opportunities for reinvestment that would otherwise be unattainable.



Stage 1

Allows for a state profile to be built. This profile identifies and solicits support from teacher development groups, existing FoolProof contacts, new groups of educators and administrators, and contacts within the State Education Department to host customized virtual professional development sessions. The cost of Stage 1 is \$10,000.

Stage 2

State support in excess of \$20,000 includes all the benefits of the preceding level, yet allows FoolProof to send its Director of Education to attend at least one in-person state conference or even an educational professional development session. Our experience shows that in-person trainings and events are one of the most successful means of increasing both usage and adoption.

Stage 3

State support in excess of \$40,000 includes all the benefits of the \$10,000 and \$20,000 levels and allows FoolProof to make multiple trips to your state, dividing it up into regions, to hold localized teacher professional development trainings. In addition, funding may be devoted to hiring of a (part-time) in-state education manager to serve as a liaison and provide more localized support.



Measuring Success

he FoolProof Foundation defines success through quantitative usage numbers, impact reports, and qualitative feedback. For instance, in each state we're able to share the exact number of student users and teacher sign-ups.

We also track the impact that FoolProof has on a learner through testing and measuring their pre-and-post financial knowledge on both a state and national level.

Out of a national sample size of over 100,000 students, mastery of financial concepts nearly doubled—increasing from an initial score of 44% and rising to a promising 86% after completing FoolProof modules.

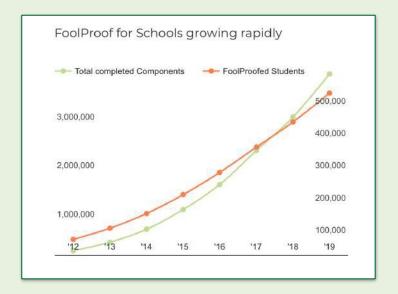
In school terms, that's the equivalent of scores rising from an **F** to a **B**! With FoolProof's emphasis on teaching more than just rote financial concepts, that classroom success translates to real-world application.

Here's a brief overview of the great '18-'19 school year:

- Almost 90,000 new students worked through the high school program.
- → Over 1,500 new teachers joined the FoolProof team.

FoolProof students:

- → Made over 43 million page views.
- → Used the program on almost 1.3 million occasions.
- → Completed over 750,000 Components graded by FoolProof for the teachers.





An Impact You Can Visualize...

FoolProof provides reporting metrics that show the impact that a sensor is having on their given area. Our key performance indicator (KPI) metrics include:

- Month-by-month breakdown of page views and time spent on the website
- Year-to-date (YTD) numbers of student, teacher, and parent users who accessed FoolProof content through the state website
- · Average active monthly users
- Average monthly new sign ups
- Average time spent on site per month
- Year-over-year (YOY) viewership of the site
- Knowledge score testing pre-and-post FoolProof
- Additional data can be discussed



Annual Stats Report 2020

www.foolproofoklahoma.org

800

13,5k

30 mins

Avg New Monthly Sign-ups

January and August, when students return to school, are our peak usage months

97% of students used FoolProof for Schools through this portal

Month	Sessions	Pageviews	Time on Site		
January	31,801	900,322	11,874.20		
February	30,604	921,273	11,717.59		
March	22,665	721,266	9,495.53		
April	26,674	879,923	12,757.62		
Мау	18,895	747,265	10,115.18		
June	6,625	226,649	3,494.62		
July	8,831	322,462	4,913.59		
August	16,692	509,924	7,403.99		
September	27,374	699,939	10,309.37		
October	0	0	0		
November	0	0	0		
December	0	0	0		
Total	190,161	5,946,923	82,081.69		

A whopping **165,066** students, teachers or parents viewed this portal

Year over year, viewership of this portal increased 21%

fonth .	New students	Active students	New teachers	Active teachers	Activ	Total		190,161	5,74	6,923	82,0
January	2,529	5,799	30	318							
February	1,289	6,208	12	276		181	38.93	1,280	,843	15,77	73.97
March	820	5,465	15	263		182	26,000	3 907	282	11,54	40.60
April	1,213	4,323	18	262		181	29,220	1,042	.963	14,372.47	
May	260	3,181	8	238		162	20.36	5 844	.985	11,245.55	
June	539	1,141	8	112		105	6,78	5 263	.991	3,931.81	
July	109	1,176	13	95		80	8,400	5 338	.034	5,00	28.63
August	4,272	4,367	58	252		181	21.70	4 679	.051	9,664.70	
September	0.	.0.	0	U		u)		j.	0.	0.00	
October	0			0		Ü	- 1		0	8.00	
November	ti.		0	U		U		0	0	11.00	
December						10					8.00
Total							788.850	8.541	,000	86,54	10.00

FoolProof for Schools - State Wide

1,350,000

900,000



Start Statewide Education—Now.

We're a small foundation with a powerhouse following that is leading the way in how financial literacy is taught. So far 640,000 students and hundreds of thousands of adults have used our resources. Over 8,000 schools are registered for our curriculum's right now.

Learn how you can sponsor financial literacy in your state by contacting us at **giving@foolprooffoundation.org**.

Sponsorship Levels	Exclusive Sponsor	Presenting Sponsor	Platinum Sponsor	Plus Sponsor
Exclusive branding rights for all FoolProof Academy programming	ſ			
Customized state page banner on landing site	ſ			
Ad-hoc state usage report (whenever sponsor requests)	ſ			
Quarterly state usage report	ſ	I		
Brand recognition in modules	ſ	T		
Semi-annual state usage report	Г	I		
Live-link to sponsor's landing page	ſ	T	I	
Brand recognition at teacher professional development and educational sessions	ſ	J	I	J
Annual state usage report	ſ	I	J	ı
Sponsors logo presented on state page	Г	I	I	J
Sponsor recognized on FoolProof Foundation national website	T	I	I	J
Educational content integration through sponsor website	Embed	Embed	Link	Link



Teacher Testimonials

Wait a minute! FoolProof teaches consumers to question testimonials. Testimonials aren't statistically valid. So why should you accept these? You shouldn't. We hope the kind words here encourage you to check out FoolProof yourself and decide if we're this good.



Thank you, thank you for providing FoolProof in such a free and easy format to use! I believe this program has had a very positive impact on our school and for several students moving forward in life.

Linda Muzzey

Rising Sun High School

I just want to thank you for the excellent material that you brought to my Consumer Literacy classroom during my last few years of teaching. It allowed me to throw out traditional Consumer Math textbooks and bring in fresh material that my students eagerly welcomed.

It took me two summers to develop an entirely book-free curriculum, and there's no way I could have accomplished it without FoolProof.

Chuck Ricevuto

Oroville High School

I have two guys in my period 3 class who are never interested in anything, always bored, and generally uncooperative. It was gratifying to see them react to the first case where a check for pizza ballooned into a \$4,000 plus cost. Once they got to the phishing section, they got excited enough to whoop and holler at the little app that shows local phishing attacks in real time... They were sharing the info and were more engaged than I have ever seen them. I had already taught them about these topics, but getting to access it 'on their own' made a huge difference.

I am so impressed with FoolProof that I will be re-designing my curriculum for next year to feature it prominently in my Fin Lit instruction.

Jay-Scott Moylan

Gold Coast Community School

Credit Union Feedback

Corning Credit Union has partnered with the FoolProof team for our adult and youth financial literacy program since 2003.

FoolProof has been extremely responsive to our needs and has helped us reach thousands of adults and high school students with our programs.

We highly recommend FoolProof to any organization that is committed to expanding financial literacy in its local community.

Jason Bierman

VP and Chief Administrative Officer





