

## Add the **Financial Education Center** to Your Website

*It is good for consumers and good for business.*

### Consumers Need Financial Education

The financial issues facing consumers are greater today than ever. A lack of financial literacy makes them targets for predatory lending practices and results in increased debt levels and failure to achieve financial security. Federal Reserve Chairman, Alan Greenspan, commented in April, 2003, "Having basic financial planning skills can help families to meet their near-term obligations and to maximize their longer-term financial well-being."

### Evidence of the Need

- Typical working households are only saving enough to replace 59% of pre-retirement income instead of the recommended 70% to 80%.
- 21% of younger households have saved nothing for retirement.
- 45% of college students have credit card debt.
- Only 27% of households feel well informed managing their finances.

### Financial Education Produces Results

- Cross-sell and up-sell.
- Increase number of products owned per household.
- Reduce account attrition.
- Increase website traffic.
- Lengthen website visits.
- Increase inquiries and sales.
- Build stronger relationships.




**FOREST BLUFF  
FINANCIAL SERVICES**

### Financial Education Center

Learn more about the financial issues facing you and your family. Choose the path that can help you - better understand your issues, explore the alternatives and chart the path to reach your financial goals.

<p><b>Starting your financial life</b></p>  <p><i>Starting with knowledge to reach your short term and long term goals.</i></p> <p><a href="#">Learn how to handle your new financial responsibilities and the fundamentals of a good financial life.</a></p>	<p><b>Working toward your financial goals</b></p>  <p><i>Checklists, articles and tools to take control of your financial future.</i></p> <p><a href="#">Start with the checklists to learn about, address and manage your financial issues.</a></p>	<p><b>Español</b></p>  <p><i>Información para tomar decisiones financieras mejores.</i></p> <p><a href="#">El manejo de sus finanzas no siempre es simple. Este Kit puede hacer esa tarea más fácil.</a></p>	<p><b>Managing your business</b></p>  <p><i>Information and tools to organize and manage your business more effectively.</i></p> <p><a href="#">Guidelines, worksheets and articles that can make organizing and managing your business easier.</a></p>
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Achieving financial security and feeling in control of your financial future is a process. Start now and you will reach your goals easier and sooner than you may think.

Disclaimer - The information and articles in this Financial Education Center are meant to be educational in nature. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions. In many cases, seeking the advice of competent professional advisors can ensure the decisions you make will be best suited for your situation.

**Adding the Financial Education Center to your website is simple, easy and fast.**

### Organization is Critical

Organizing and presenting educational content on your website is easy with the **Financial Education Center**. The Center serves as an entry point to four branded linked sites:

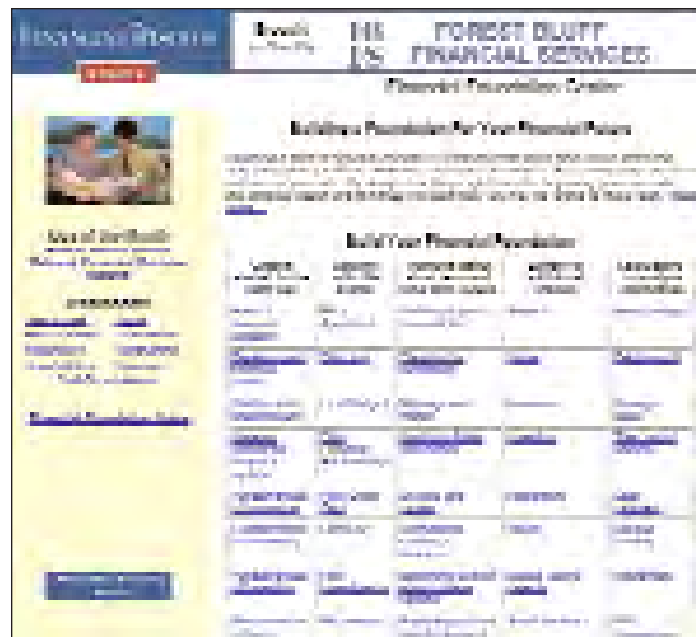
- **Financial Foundation Center**
- **Financial Tool Kit**
- **Kit de Herramientas Financieras**
- **Small Business Resource Center**

### Presentation is Easy

Add one link to take website visitors to your **Financial Education Center**. From here, they connect to the site that they choose. You could also create a similar page on your site with the links to the individual sites. The center and each of the individual sites are branded with your name and include a return button back to your site.

VISIT [WWW.FINANCIALWISDOM.COM](http://WWW.FINANCIALWISDOM.COM) TO SEE A SAMPLE FINANCIAL EDUCATION CENTER.

**Financial Foundation Center**



For young adults beginning their financial lives.

Young adults leaving home or graduating from college face many financial issues that are different from those of their parents. They are experiencing new life events and must build a solid base of financial literacy. The **Financial Foundation Center** helps them handle their new life events and provides the fundamentals needed for a good financial life.

The **Financial Foundation Center** also includes content addressing other short-term and long-term issues, a Library of additional articles and calculators.

Entry point to individual sites.

**Kit de Herramientas Financieras**



For those preferring a Spanish version of the Financial Took Kit.

The **Kit de Herramientas Financieras** is the Spanish version of the Financial Tool Kit. It includes the Checklists, Worksheets and Library of Articles for those that would rather learn in their native language. It also includes a series of Spanish Calculators.

If the Hispanic market is important to your institution, adding the **Kit de Herramientas Financieras** to your website will demonstrate your commitment to this exciting and growing market. The **Financial Education Center** is also available without this site.



Website visitors choose the sites that meet their needs.

**Learning Before Buying**

The Internet has become the source of information consumers use to learn before they make financial decisions and buy. Search engines (Google and Yahoo), financial sites (Motley Fool and Quicken) and ISPs (AOL and MSN) have become the primary sources information consumers use to learn, evaluate their options and make decisions. When consumers leave your site to get the information they need, you risk losing the transaction they are considering and potentially your existing relationships with them.

The **Financial Education Center** makes your site the source of information consumers need and will keep them your site.

**Every Visit is an Opportunity**

Every time a consumer comes to your site is an opportunity to generate additional revenue. Consumers may come to your site to perform day-to-day transactions, but if they go elsewhere to learn more about reaching their long-term goals you may be missing much of their business.

The **Financial Education Center** provides the information and tools consumers need to make decisions about retirement, college funding, investing, taxes and more. Providing the information consumers need to make well-informed decisions will position your products and services as logical and convenient solutions to their needs.

**Financial Tool Kit**



For those working toward their long-term financial goals.

The **Financial Tool Kit** helps individuals organize their finances, better understand their issues and make better decisions as they reach for their financial goals. The Checklists identify key issues and then direct readers to related articles. Worksheets can be used to record and store important financial and family information. The Financial Library has over 80 informative and useful articles.

The Checklists and Worksheets can be downloaded and printed to record decisions and monitor progress.

Small businesses represent a great opportunity. They need multiple products, their employees can be the source of additional business and they tend to be very loyal to the financial institution that can help them with all their needs.

The **Small Business Resource Center** includes Guides, Checklists and a Library of Articles to provide owners and managers with information and tools to manage their businesses effectively.

Adding the **Small Business Resource Center** to your website will provide more reasons for business owners to see your organization as the source for all their financial solutions.

**Small Business Resource Center**



For business owners and managers.

## Financial Wisdom Library of Content

The **Library of Content** enables you to integrate financial education into all of your marketing efforts. You choose what content to use and how to use it. The Library is organized so you can easily find what you need.

### Main Library

The individual articles are organized into nine categories that correspond to the issues facing today's financial services consumers. The Main Library has over 350 articles and is updated quarterly. Choose the articles you want and then use them to fit your needs.

#### Article Categories

- General Financial
- Home and Residence
- Insurance
- Investing
- Retirement
- Income Tax and Estate Planning
- Issues Facing Parents
- Issues for Young Adults
- Small Business

### Financial Ideas of the Month

Use fresh content to bring visitors back to your website more often. The series of 24 Ideas includes a short description (use on your home page), the full article (visitors would click to it) and suggested links to other parts of a website so readers can learn about your related products and take action.

### Other Features

The Library of Content service also includes a series of short Questions and Answers that can be very useful in a newsletter, several financial worksheets, the Family Records Almanac and more.

### Terms of Use

An annual subscription to the Library of Content includes an initial CD and three quarterly updates when new articles are added and existing articles are updated for changes. Subscribers can use the content as desired for the one-year term of the subscription.

### Spanish Content Service

Financial Wisdom offers Spanish Content on a similar annual subscription basis. The service includes over 75 articles and worksheets.

#### Spanish Content Categories

- General Financial
- Home and Residence
- Insurance
- Investing
- Retirement
- Income Tax and Estate Planning
- Issues Facing Parents

### Financial Wisdom Pricing Branded Link Services

The four branded link services are available individually or as a package.

**Financial Education Center** with all four services - \$700 per month.

- 1 service - \$300 per month
- 2 services - \$500 per month
- 3 services - \$600 per month
- 4 services - \$700 per month

Billing is quarterly in advance and there are no set-up fees or long-term commitments.

### Annual Content Services

An annual subscription to **Library of Content** is \$5000. The cost of the **Spanish Content Service** is \$4000 per year. Together, the cost is \$8000 per year.

### Leverage Financial Education Into Sales

Financial education will add value to your website and make it the revenue generating tool it should be. Call or email for more information.

