Principles for Effective Financial Education

Common Cents conference
September 12, 2017| 2:45-4:00 p.m.

Janneke Ratcliffe and Irene Skricki, Office of Financial Education, CFPB
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The CFPB helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

**Empower**
We create tools, answer common questions, and provide tips that help consumers navigate their financial choices and shop for the deal that works best for them.

**Enforce**
We take action against predatory companies and practices that violate the law and have already returned billions of dollars to harmed consumers.

**Educate**
We encourage financial education and capability from childhood through retirement, publish research, and educate financial companies about their responsibilities.
Office of Financial Education

Our mission:
Educate and empower consumers to make better informed financial decisions.
CFPB Financial Education Exchange (CFPB FinEx)

**CFPB FinEx:** an online and in-person opportunity to access CFPB tools and resources, and connect with the CFPB and your peers engaged in financial education.

Our goal is to help you improve the financial well-being of the people you serve.

**FinEx regional convenings:**
- Dallas, TX
- Fort Worth, TX
- Maryland
- Neighborworks financial capability sites
- Denver, CO
- Kansas City, MO
- Atlanta, GA
- Sacramento, CA
- Madison, WI
- St. Louis, MO
- Tacoma, WA

**Monthly webinars:**
- Resources for servicemembers
- Accessing credit scores
- Managing spending
- Debt collection resources
- Credit card spending
- Libraries as a Financial Education Resources
- Helping Youth Develop Financial Capability
- Financial Coaching
- Financial Education Programs Serving Immigrant Populations
- Federal Financial Education Resources
- Take Control of Your Auto Loan
- Financial Rules to Live By
- Resources for Parents
- Tips for Strengthening Financial Education Curriculum
- Financial Education Resources for Parents and Caregivers
- Resources for Financial Caregivers
- Measuring Financial Well-Being
- Planning for Retirement/myRA
- Owning a Home
- Tax Time Savings
- Your Money, Your Goals Toolkit
- CFPB Consumer Complaint System

Number of financial educators signed up for CFPB FinEx: **2526**

To sign up, email CFPB_FinEx@cfpb.gov
Principles for Effective Financial Education
Goals of the Principles

- Provide tools to help implement the key insights gathered through CFPB’s financial well-being research and other best practices.
- Promote effective financial education by proposing the key knowledge, skills, and personal attitudes that help one take action to achieve greater financial well-being.
- Highlight strategies that help adult consumers build financial capability and make progress on their financial goals.
Program features recommended by the financial education field

✓ Remain unbiased
✓ Be accessible
✓ Be evidence-based
✓ Have quality standards
✓ Define and monitor success
✓ Be appropriate in duration
✓ Help learning stick
How to use the Principles

Practitioners can use the Principles to:

✓ Identify promising strategies that can help consumers improve their financial well-being.
✓ Evaluate which principles are already present in their programs and how they support financial well-being.
✓ Refine existing programs by incorporating new insights gathered through CFPB’s financial well-being research.
The basis for the Principles: Improving Financial Well-Being
**Starting point: What is financial well-being?**

“A state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow enjoyment of life.”

<table>
<thead>
<tr>
<th>Four elements</th>
<th>Present</th>
<th>Future</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Security</strong></td>
<td>Control over your day-to-day, month-to-month finances</td>
<td>Capacity to absorb a financial shock</td>
</tr>
<tr>
<td><strong>Freedom of choice</strong></td>
<td>Financial freedom to make choices to enjoy life</td>
<td>On track to meet your financial goals</td>
</tr>
</tbody>
</table>
Model of financial action: From research to practice
Developing the principles and key resources included

- Financial well-being research + Model of financial action

- 5 Principles

- What we know about what works: Literature review to identify effective programs and approaches

- Practitioner strategies: CFPB FinEx convening to gather implementation strategies from practitioners
The Principles:
How financial capability programs can support financial well-being
Principles for effective financial education

1. **Know the individuals and families to be served**
   - Start with learning their challenges, goals, and situation and tailor support accordingly

2. **Provide actionable, relevant and timely information**

3. **Improve key financial skills**
   - By supporting individuals in learning the “how to” of effective personal financial management applied to their own situation

4. **Build on motivation**
   - Help people clarify motivations and connect action steps to desired outcomes
   - Support development of financial self-efficacy

5. **Make it easy to make good decisions and follow through**
   - Help create a context that makes it easier for people to achieve their goals.
Effective financial education:
Five principles and how to use them

Find them at consumerfinance.gov/data-research/research-reports/effective-financial-education-five-principles-and-how-use-them/
The Principles:  
How financial capability programs can support financial well-being
Principle 1: Know the individuals and families to be served

Financial education programs can be more effective if they are matched to an individual’s specific financial challenges, goals, and circumstances, rather than adopting a one-size-fits-all approach.

- Using this approach can help develop appropriate expectations about the potential impact of an education effort.
- An assessment of these external factors should form the basis for tailoring training accordingly.
The Model of financial action as a diagnostic tool

- What skills are required? Do your customers know how to take the steps needed to achieve the desired goal?
- Do your customers have the knowledge they need to take the desired action?
- How do we link the information provided to the desired financial goal?
- Do your customers feel confident in knowing how to take these steps, or how to do these things effectively?
- Do your customers have the opportunity to apply their know-how?
- Do they believe that doing these things is valuable?
- Will they encounter a decision context that is conducive to taking the actions or implementing the financial behaviors they desire to have?
Principle 1: Know the individuals and families to be served

What we know about what works:

- Starting with a **needs assessment** can lead to better results.
- **Personalized approaches**, like financial coaching, can be powerful.
Principle 1: Know the individuals and families to be served

Practitioner strategies:

- Focus on client-driven goals
- In one-on-one engagements, practice active listening
- Avoid judgement
- Connect with the individuals served
- Be empathetic
Principle 1:
Know the individuals and families to be served

Resources for immigrant communities

Newcomer’s Guides
Principle 2: Provide actionable, relevant, and timely information

It is crucial to deliver information in a way that translates into knowledge that improves real life decisions and actions.

Three core elements for delivering financial content:

- **Actionable**: People are more likely to take action if the specific details of what they need to do are clear.

- **Relevant**: People will be more likely to pay attention to or absorb information if it is connected to an upcoming decision or their motivation to achieve something.

- **Timely**: If it is timely, they have a better chance of acting on it while still fresh in their mind.
Principle 2: Provide actionable, relevant, and timely information

What we know about what works:

- Housing counseling has been effective in supporting sustained homeownership by relating knowledge to a decision or goal.
- Using technology can be effective to deliver information in small, easily-digestible and timely increments.
- Pointing people to concrete actionable steps to take, can help them translate intentions into actions.
Principle 2: Provide actionable, relevant, and timely information

Practitioner strategies:

- Break down financial goals into smaller steps
- Meet people where they are
- Connect information to individual’s financial goals
- Customize or personalize information
Principle 2: Provide actionable, relevant and timely information

Explore interest rates tool

Credit information resources
Principle 3: Improve key financial skills

Financial literacy has an action component – the skills to put financial knowledge to use.

Three core elements of financial “how to”:

- Knowing when and how to **find reliable information**.
- Knowing how to **process financial information** to make sound financial decisions.
- Knowing how to **execute financial decisions**, adapting as necessary to stay on track.
Principle 3: Improve key financial skills

What we know about what works:

- **Financial counseling** can support learning skills to successfully take or stick with unfamiliar or difficult actions.

- **Opportunities to practice** financial behaviors with specialized financial products can help build skills.

- Teaching people to use **if-then plans, and to piggyback** desired behaviors on existing routines can improve follow-through and instill new habits.

- **Simplified, memorable and actionable guidelines** can help people learn new ways of managing money.
Principle 3: Improve key financial skills

Practitioner strategies:

- Provide opportunities to practice and experience
- Use technology (expense, or goal trackers, etc.)
- Use simulation and experiential learning
- Help people learn about how and why to do research
Principle 3: Improve key financial skills

Comparing auto loans worksheet

Goal-focused budgeting worksheet
Principle 4: Build on motivation

Financial education can help people build qualities that strengthen and reinforce their determination to take specific steps to achieve their financial goals.

Our research points to three key attitudes:

- **Internal frame of reference:** How do you judge your own successes? Do you compare yourself to others or do you measure yourself by your own yardstick?

- **Perseverance:** Are you able to weather challenges and stay focused on goals?

- **Confidence to take action (financial self-efficacy):** Do you believe you can influence your own financial outcomes?
Principle 4: Build on motivation

What we know about what works:

- **Framing** a financial decision to highlight its connection to a personally important goal can help inspire people to take action.

- **Financial coaching** helps people tap into their own strengths and work toward their goals while building self-efficacy.

- Successive **small victories with tangible results** can keep people motivated for the long haul.

- **Implementation planning** can help people take the steps needed to accomplish a goal by spelling out in advance the when, where, and how of what they will do to reach that goal.

- **Peer support** programs can create an environment of support and accountability.
Principle 4: Build on motivation

Practitioner strategies:

- Celebrate success
- Find out what motivates the person you are serving
- Start with one thing
- Use reminders, nudges, and other ongoing supports
 Principle 4: Build on motivation

Financial coaching resources

Implementing financial coaching: Implications for practitioners

Financial rules to live by worksheets

My credit spending rule to live by

My spending rule to live by

My savings rule to live by

My credit rule to live by
Principle 5: Make it easy to make good decisions and follow through

- People’s decisions and actions can be influenced by the way choices are presented, and by the way we respond.

- Certain tendencies can also influence the way that people interpret the situations they encounter and the choices they make:
  - Being derailed by hassle
  - Sticking with the easy decision
  - Present bias
  - Mental accounting
  - Attention to salient information
Principle 5: Make it easy to make good decisions and follow through

- Many of the situational forces lie outside a person’s control, but some factors can be adjusted, or tilted in the consumer’s favor.
- Financial educators can help consumers act in support of their goals, and learn to navigate the influences or forces at play within their surroundings.

Even small adjustments can help:

- **Change the options presented** and how they’re framed or arranged, e.g. line up due dates of recurring bills with paydays.
- **Add supports** that can help people bridge the gap between their intentions and actions, e.g. set up savings accounts that are harder to withdraw from or set up automated reminders and alerts to manage spending and credit accounts.
- **Remove potential obstacles** that might get in the way, e.g. help people set up automatic payroll deductions to save toward a goal.
Principle 5: Make it easy to make good decisions and follow through

What we know about what works:

Adjusting the decision context:

- Embed financial education.
- Make it easy to access products that support the person’s goal.
- Automatic enrollment.
- Advance commitment, coupled with automated follow-through.
Principle 5: Make it easy to make good decisions and follow through

What we know about what works:

Presenting information to promote healthier financial decisions:

- Heightening the salience of key information.
- Reminders help people pay attention.
Principle 5: Make it easy to make good decisions and follow through

Practitioner strategies:

- Make it simple and automatic.
- Embed financial education within other programs, products, or services.
- Change the perception of financial education training to make it valuable.
- Do a process map of your program to figure out where there is participant “drop-off”.

CFPB Consumer Financial Protection Bureau 39
Principle 5: Make it easy to make good decisions and follow through

Managing spending worksheet

Tax-time savings resources
Measuring Effectiveness
Measuring and Advancing Effectiveness

Three approaches to measuring outcomes and effectiveness:

1. Tracking success through the elements outlined in the principles and the model of financial action:
   - Know-how + Motivation + Opportunity -> Action.

2. Using a common set of core outcome metrics for financial education and capability strategies
   - Several recent proposed sets of core measures

   - CFPB Financial Well-Being Scale

Also possible to integrate these three approaches to articulate and measure a full theory of change:
The CFPB Financial Well-Being Scale

<table>
<thead>
<tr>
<th>Questions</th>
<th>Response Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>How well does this statement describe you or your situation?</td>
<td></td>
</tr>
<tr>
<td>1. I could handle a major unexpected expense</td>
<td>• Completely</td>
</tr>
<tr>
<td>2. I am securing my financial future</td>
<td>• Very well</td>
</tr>
<tr>
<td>3. Because of my money situation, I feel like I will never have the things I want in life*</td>
<td>• Somewhat</td>
</tr>
<tr>
<td>4. I can enjoy life because of the way I’m managing my money</td>
<td>• Very little</td>
</tr>
<tr>
<td>5. I am just getting by financially*</td>
<td>• Not at all</td>
</tr>
<tr>
<td>6. I am concerned that the money I have or will save won’t last*</td>
<td></td>
</tr>
</tbody>
</table>

| How often does this statement apply to you?                               |                                       |
| 1. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month* | • Always                              |
| 2. I have money left over at the end of the month                         | • Often                               |
| 3. I am behind with my finances*                                          | • Sometimes                           |
| 4. My finances control my life*                                           | • Rarely                              |
|                                                                           | • Never                               |

* Denotes questions for which the response options are “reverse coded”
Interpreting the score

- A CFPB Financial Well-Being Scale score is a standardized number between 0 and 100 that represents the respondent’s underlying level of financial well-being.

- The number does not have meaning on its own, and most people’s scores will fall somewhere in the middle—extremely low or extremely high scores will be uncommon.

- A higher score indicates a higher level of measured financial well-being, but there is not a specific cut-off for a “good” or “bad” financial well-being score.
  - The CFPB Financial Well-Being Scale scores have not been around long enough for research to have established meaningful ranges for different “levels” of scores.
  - Professionals may be able establish benchmarks as they use the scale with their clients and analyze the scores in relation to other data they may have on their client’s financial situation.
Using the scale

The CFPB Financial Well-Being Scale can be used in a variety of ways, including:

- Initial assessment
- Tracking individual progress
- Assessing program outcomes
- Survey research
Additional CFPB Financial Education Tools and Resources
Resource inventory for financial educators

Find it at consumerfinance.gov/adult-financial-education

- Understanding the financial education field and practices
  - Keep up with the financial education field and with promising and effective practices

- Understanding consumers
  - Gain insights into consumer behaviors, motivations, perceptions, and attitudes, including challenges consumers face in the financial marketplace

- Tools for financial educators
  - Investigate training materials and toolkits designed to improve your effectiveness and service to clients

- Tools for consumers
  - Help your clients with easy-to-digest web tools and guides tailored to their needs
CFPB online tools on homeownership, paying for college, and planning for retirement

consumerfinance.gov/owning-a-home

consumerfinance.gov/paying-for-college

consumerfinance.gov/retirement
Getting an Auto Loan

Tools and resources to help consumers to:

- Shop for an auto loan with as much care as you shop for the vehicle itself
- Look beyond the monthly payment and consider total cost to compare and negotiate for financing
- “Know before you owe” by spotting financing features that could lead to costly surprises later

consumerfinance.gov/auto-loans
Submit a Complaint and Ask CFPB

consumerfinance.gov/complaint

consumerfinance.gov/askcfpb
Money Topic Resource Portal – Debt Collection

Our new portal helps people find information and learn about debt collection while providing links to additional resources.

Information is broken down by key sections:

- Get started
- Understand your situation
- Take action

With a link to more debt collection questions and answers in Ask CFPB
Money Topic Resource Portal – Credit Reports and Scores

Launched March 2017

Primary goals

• Provide consumers with foundation of knowledge
• Help consumers fix urgent issues
• Direct consumers to the most relevant information for their personal financial situation

consumerfinance.gov/consumer-tools/credit-reports-and-scores/
Print resources on credit scores and reports

**CHECK YOUR CREDIT REPORT AT LEAST ONCE A YEAR**

The Consumer Financial Protection Bureau advises consumers to check their credit reports at least once a year. Check your credit report to:

- Look for and understand the information that can hurt your ability to get credit.
- Know your information is current and up-to-date.
- Protect against identity theft.

Check your credit report:

- Use a credit report to assist in applying for credit. Your report should reflect what you think is accurate.
- If you find mistakes or errors, you can dispute them.
- Your report should be free if you dispute your credit report, or if you request it within 60 days of being denied credit.

Consumer mistakes in credit reports include:

- Late payments on credit accounts you've opened.
- Misspelled names on credit reports.
- Accounts that were opened without your permission.
- Errors in your account balances.

**Dispute mistakes you find**

- Your credit report includes information about how to dispute mistakes on your report.
- Your dispute should be in writing and sent to the credit reporting company.
- Your dispute should include the information you are disputing, the results you expect, and any documentation you have that supports your claims.

**How to rebuild your credit**

When you experience financial challenges, your credit record could suffer. Rebuilding it takes time. There are no shortcuts or secrets.

**4 steps below can help**

1. **Pay your bills on time.**
   - “On time” means the payment gets to the company by the day the bill is due. Mail your bills a few days before they are due.
   - Automatic payments from your bank can be a good way to make sure your bills get paid on time. Keep track of all automatic payments so you know you have enough money in your accounts to cover them.

2. **Don’t get too close to your credit limit.**
   - Credit cards consider how close you are to being “maxed out” on credit cards. If you use too much of your total credit limit, you can hurt your credit score. Experts advise using no more than 30% of your total credit limit. Some experts even say you should use less than 10%.

3. **Don’t apply for too much credit in a short time.**
   - Your credit score may go down if you apply for or open a lot of new accounts at one time. This includes getting a new card so you can transfer balances, or opening a new store card account so you can get a discount.

4. **If you can’t qualify for a regular credit card, try a secured card.**
   - Many banks and credit unions offer secured credit cards. With most of these cards, your credit limit is small. You put an amount equal to your credit limit in an account as a deposit.
   - As long as your deposit is paid, you can use your credit card. As long as you pay your credit card balance on time, you can have your deposit refunded and interest rates can be as low as 10%.

5. **If you pay with a credit card, pay your balance off every month.**
   - You’ll build credit by using your credit card and paying on time. Every time you pay off your balance in full each month you avoid paying finance charges. Paying off your balance each month can build better credit based on a longer and thinner balance. Think about signing up for text alerts and automatic payments to make sure you don’t pay late or miss a payment.

**Understand your credit score**

Banks, credit card companies, and other businesses use credit scores to estimate how likely you are to pay back money you borrow. A higher score makes you easier to qualify for a loan or lower interest rates. Many scores range from 300-850, but different companies use different ranges.

You have many credit scores:

- Lenders use different scores for different products.
- There are many different credit scoring formulas.
- Information can come from different credit reporting sources.

For example, your credit card score could be different from your home loan score, and the score you purchase online could be different from both of those.

For some people, these differences aren’t that big, but because lenders use different scores, you might qualify for lower rates with one lender and not another.

**How to raise your score**

- Pay your bills on time, every time to make sure your payment is made, not returned, or that any fees, interest or any other charges are assessed.

**How to build credit from scratch**

Starting out in the financial world can be confusing. And building good credit takes time. Below are some types of helpful products, as well as actions you can take to help reach your financial goals.

**Finding the right products**

- **secured cards**
  - Cardholders have a deposit that covers their spending. If they don’t pay their bill on time, the bank will keep the deposit.

- **credit builder loans**
  - Financial institutions, typically credit unions, deposit a small loan (often $300-$1,000) into a locked savings account and then pay you the institution back with smaller dollar payments over 24 months. These payments are reported to the credit reporting companies. Once you come to the end of the 24 month term, you receive the accumulated money back in full.

**Actions you can take to increase your credit report and score**

- Get and read your credit report.
- Check and understand your report.
- Are you on time with your payments?
- Have you had any accounts go into default?
- Are there errors on your report?
- Are you serving in the military?
Your Money, Your Goals

- Training enhances confidence about discussing finances with clients
- Training provides clear examples of effective communication techniques
- Modular toolkit is user-friendly with plain language text
- Available for download in English and Spanish
- Customized versions for social service providers, legal aid organizations, community volunteers, and worker organizations
My New Money Goal worksheet

FINANCIAL PLANNING WORKSHEET
MY NEW MONEY GOAL

Sometimes we set new goals, have changes in income, or switch priorities in our lives. Making a plan is the easiest way to navigate these changes.

These are 's goals as of / / MM/DD/YYYY

1. What is my new money goal?
I want $ by / / MM/DD/YYYY
because I want to save for WHAT ARE YOU SAVING FOR?

2. What am I saving now?
List your savings goals in the spaces below. Include some money for retirement and rainy days. Try to give each goal a dollar amount and set a target for when you'd like to reach each goal. Then write down the monthly amount you'll need to reach your goals. After completing the income, savings, and expenses sections on the pages that follow, write down how much you plan to commit this month.

<table>
<thead>
<tr>
<th>Priority</th>
<th>Goal</th>
<th>Total needed</th>
<th>Months to goal</th>
<th>Monthly amount</th>
<th>This month's commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency savings</td>
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<tr>
<td>Retirement</td>
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<tr>
<td>My new goal</td>
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<tr>
<td>Other:</td>
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<td>Other:</td>
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55
Financial coaching

Urban Institute* randomized control trial of two financial coaching programs:

- Branches, a faith-based social services organization in Miami
- The Financial Clinic, a New York-based nonprofit helping build the financial security of working-poor Americans

The study:

- Total of 945 clients participated
  - 479 in treatment group
  - 466 in control group

*The research described in this report was funded by the Consumer Financial Protection Bureau (CFPB) under a competitive award, contract number CFP-12-Z-00006. The views, findings and conclusions in this report are those of the authors, and do not necessarily reflect those of the Consumer Financial Protection Bureau.
CFPB Tools and Resources on Youth Financial Education
Building blocks of financial capability

<table>
<thead>
<tr>
<th>Executive Function</th>
<th>Financial Habits and Norms</th>
<th>Financial Knowledge &amp; Decision Making Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-control, planning, problem solving</td>
<td>Healthy money habits, norms, rules of thumb</td>
<td>Factual knowledge, research and analysis skills</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stage</th>
<th>What it supports</th>
</tr>
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<tbody>
<tr>
<td>Early Childhood (ages 3-5)</td>
<td>Focusing attention, remembering details or juggling multiple tasks, planning and goal setting.</td>
</tr>
<tr>
<td>Middle Childhood (ages 6-12)</td>
<td>Decision shortcuts for navigating day-to-day financial life and effective routine money management</td>
</tr>
<tr>
<td>Adolescence and Young Adulthood (ages 13-21)</td>
<td>Deliberate financial decision-making, like financial planning, research, and intentional decisions</td>
</tr>
</tbody>
</table>
Youth Financial Education Curriculum Review Tool

- You can use this resource to select curricula that are:
  - Accurate and unbiased
  - Demonstrably effective
  - Informed by existing financial education content standards & curriculum frameworks
  - Designed to help students develop a range of financial knowledge, skills, and capabilities

- Designed for reviewing financial education curricula and not individual lesson plans or activities

Find it at consumerfinance.gov/youth-financial-education
Youth financial education online

Find it at consumerfinance.gov/youth-financial-education
Money as You Grow: For parents and caregivers

Resources for parents and caregivers

Children learn from watching you earn, shop, save, and borrow - you’re the top influence on their financial lives. And you don’t need to be a money expert to help them start out strong.

Developing executive function

Building money habits and values

Practicing money skills and decision-making

Make it easy for parents and caregivers to find tools, activities, and information

- New home for the popular moneyasyougrow.org site
- And more: blog posts, social media outreach, and e-mail

Find it at consumerfinance.gov/money-as-you-grow/
Money as You Grow book club: Parent Guides

What’s inside the guides:

• The story
• Key ideas
• Something to think about
• Before you read
• Something to talk about
• Something to do (age specific)

Find it at consumerfinance.gov/money-as-you-grow/


To sign up for the CFPB Financial Education Exchange, email: CFPB_FinEx@cfpb.gov

To sign up for the CFPB Financial Education Discussion Group: [www.linkedin.com/groups/CFPB-Financial-Education-Discussion-Group-5056623](http://www.linkedin.com/groups/CFPB-Financial-Education-Discussion-Group-5056623)