

Target Markets: May 2011 to February 2016



Employer Based — \$BM is positioned as an employee benefit to improve financial wellness in the workplace

DHSS, Dover Downs, 63 Childcare and Head Start Centers, Beebe, Nanticoke, and Christiana Care Hospitals, M&T Bank, Nonprofits, ShopRite, Dover Air Force Base, Perdue Farms

1977

\$tand By Me 50+ — Maximize benefits and savings to protect quality of life in retirement for people ages 50+.

Wilmington Senior Center, Delaware Aging Network, DSAPPD, National Council on Aging, National Community Reinvestment Council

1374

\$tand By Me Hispano — Increase household financial stability and access to mainstream financial services

DE Hispanic Commission, LACC, La Esperanza, DOE/Office of Adult Ed ESL

2492

College Funding Project — Educate and support high school seniors and their families to create a financial plan for college.

DOE Higher Education Office, 38 high schools (financial aid, scholarships, FAFSA, financial planning for college)

971

Childcare Partnership — \$BM as employee benefit and service to families

DE Dept of Services to Children Youth and Families, Telamon, Wilmington Head Start, NCC Head Start, 63 childcare centers, Annie E. Casey Foundation, University of Maryland

9259

Post-Secondary Partners— Support college students to simultaneously cover costs related to college and life.

Delaware Technical Community College (statewide), Wilmington University

2598

FinanceAbility (New 2016) — Educate people with disabilities on the combination of benefits, income, and self-sufficiency.

Service Source, National Disability Institute

37

Workforce Development Partnership (New 2015) - Improve personal financial stability of students to reduce stress, improve performance, retention, and ultimate, job placement opportunities.

DOE/Office of Adult Ed ABE, Poly Tech, NCC Vo Tech, Sussex Tech and DOL Employment and Training

45

Kiss Your Landlord Good-Bye (New 2016) — Improve credit scores, reduce debt, and increase savings to qualify aspiring home owners for attractive mortgages through Delaware Housing Finance Agency.

DE State Housing Authority, Federation of Housing Counselors, State Board of Realtors, Financial Institutions. Prepare aspiring homeowners to build credit and establish savings. Connect them to attractive mortgages through the Housing Finance Agency.

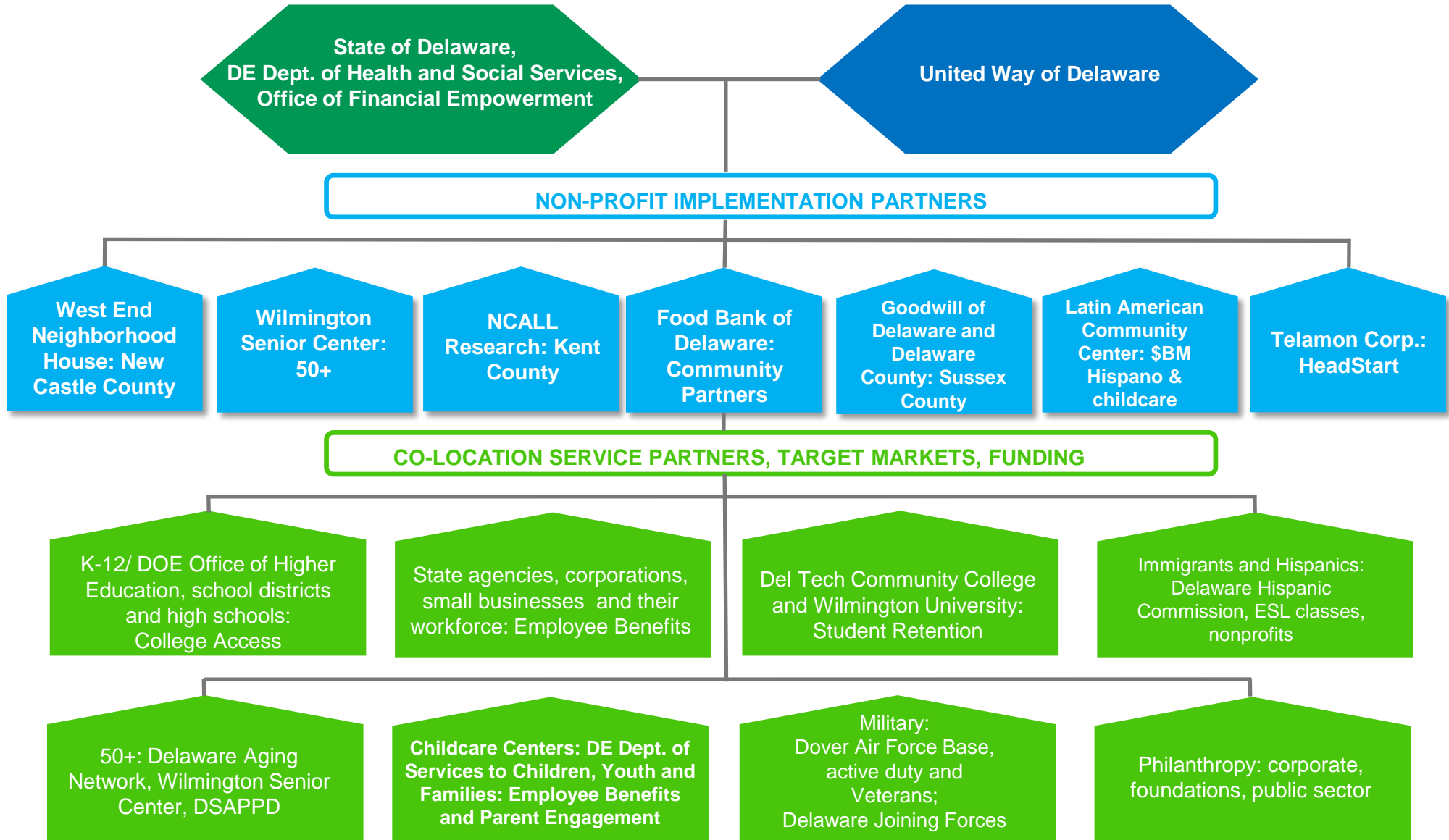
New
2016

Financial Coaching Customers - Improve overall financial well-being, reduce stress, and enhance overall perspective, attitude, and quality of life.

Total unduplicated customer count served through personal financial coaching (some customers may be served by multiple initiatives described above: ie, Hispanic immigrant working at Dover Downs)

9119

Delaware Financial Empowerment Partnership





COACHING CUSTOMERS: GOALS AND MILESTONES

Client Financial Goal	Number working on it	Number who achieved at least one milestone	Percentage who achieved at least one milestone
9124 unduplicated customers participated 29,248 coaching sessions. They are working on 21,406 goals with an average success rate of 85%. (Clients work on multiple goals)			
Access Financial Products/Services	1271	1094	86%
Asset Development	867	852	98%
Budgeting	8516	4385	51%
Credit Improvement	4579	4415	96%
Debt reduction	2288	2239	98%
Improve Employment Situation	1077	644	60%
Increase Income	697	680	97%
Increase Savings	1395	784	56%
Post-secondary Access	716	713	99%
Referrals	1033	1033	100%
Retirement Plan Development	97	84	86%