

2025

July 1, 2024 - June 30, 2025

# Annual Report



# Impact Begins With Access



Dear friends and partners,

At Financial Beginnings, impact starts with access. This year, we made it easier for people to find the supportive financial education they need - meeting them where they are through flexible, relatable, and unbiased programming.

**Thanks to you, our volunteers, partners, and supporters, we achieved meaningful milestones:**

1

**One unified, stronger organization.** We completed our first full year as one national organization with aligned systems, data, and operations - helping us serve more learners with fewer barriers and faster turnaround for partners.

2

**Ensuring everyone has access.** We completed Spanish translations of two core programs: SAFE for Adults and Footings for Elementary School students, removing barriers to financial education for many community members who told us there was a large, unmet need for quality Spanish-language materials.

3

**Renewed commitment to schools and teachers.** For two years we've served justice involved youth at Trask River High School in the Tillamook School District, housed on the Oregon Youth Authority campus. This year, the school is piloting a dedicated financial education course to meet Oregon's new SB3 requirements - and we're working closely with staff to incorporate their feedback into our new semester-long program.

4

**Building knowledge and confidence to help people save.** When Washington launched their Matched Investment Savings Account (MISA) program, they needed a partner to help participants meet education requirements. Through partnerships with the Washington Workforce Association and Columbia Bank, we equipped low-income and under-employed adults with at least 10 hours of coaching to maximize the 2:1 savings match toward education, housing, and small business goals. In the first year, 92 participants completed 185 courses, achieving 92% stronger expense management skills, 91% improved credit knowledge, and 100% fraud-prevention awareness - turning savings into real, lasting assets for families statewide.

Thank you for believing that financial education should be accessible, high-quality, and for everyone. Together, we're building confidence, promoting financial stability, and strengthening resilient communities, creating impact for years to come.

Gratefully,

**Ronecca Norvell**  
Chief Executive Officer • Financial Beginnings



# Our Approach



Our work is personal and supportive, built on the understanding that effective financial education is strongest when delivered in partnership with the communities it serves. From young learners building early foundations to teens and adults navigating real financial decisions, our programs are designed to be flexible, relatable, and responsive to lived experience. By working alongside schools, community organizations, and corporate partners, we create win-win relationships that expand access while strengthening local capacity. Ongoing collaboration and feedback allow us to continually refine our delivery and produce measurable gains in financial knowledge and confidence. Together, this approach has strengthened how we deliver financial education, bringing consistent, high-quality programs to learners through trusted partnerships and multiple formats that make financial capability accessible and actionable.

"I think a topic that was confusing for me to understand is how to spend effectively but now I understand thanks to the presentation."  
-Washington Learner

"[The FB Class] was a great learning moment for all."  
-Oregon Program Host

## 2025 BOARD MEMBERS

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## PARTICIPANTS

42,176

## BY STATE

-  **Oregon** 17,238
-  **Washington** 11,682
-  **California** 7,305
-  **Nebraska** 1,846
-  **Other States** 4,105

"I plan to apply all the things we talked about in my future to achieve my goals of being financially stable."  
~Siuslaw High School Student, Oregon.

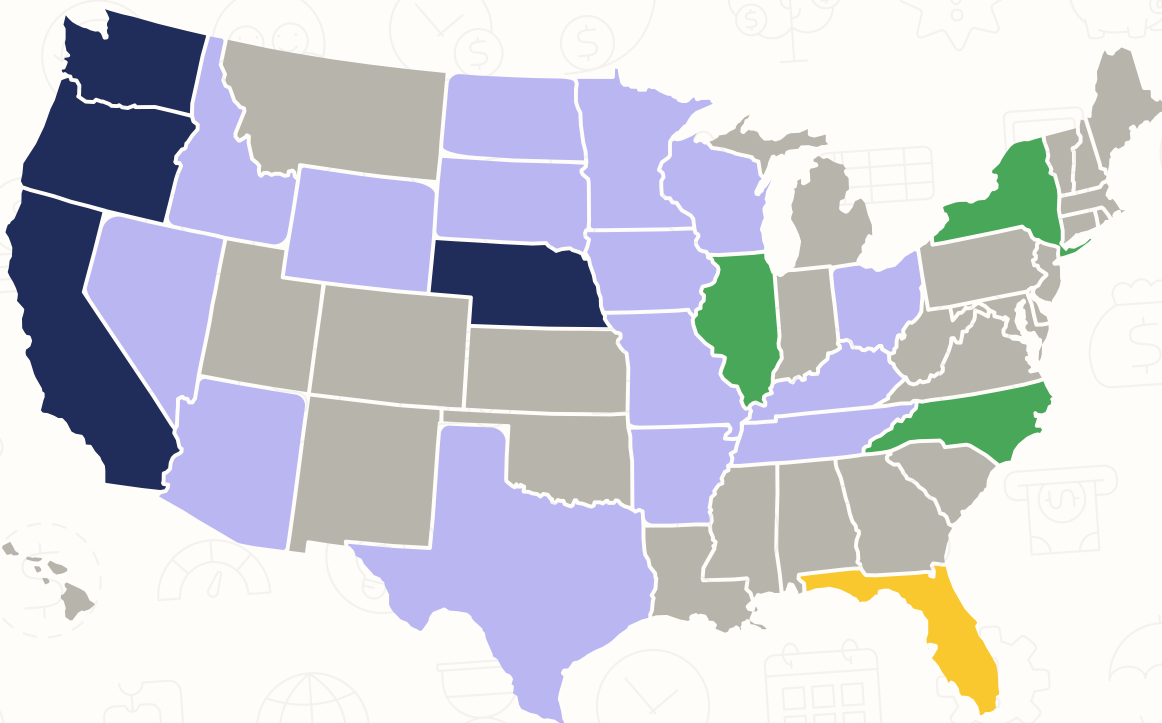
## Strengthening Rural Financial Education

We're seeing remarkable growth across rural Oregon. Especially in Lane County, where participation is on track to nearly triple from last year.

After our team led a financial education workshop during Siuslaw High School's professional development day, the school's economics teacher was so impressed that he immediately scheduled all ten Financial Foundations modules for his five classes. By the end of the year, more than 1,000 students will have completed the full program.

This expansion began with one workshop and one committed local volunteer, proof of how community-rooted connections create powerful ripple effects that strengthen families, support educators, and transform entire communities.

## CURRENTLY ACTIVE IN 23 STATES



-  Established Market
-  Program Partnerships
-  Licensed Education
-  Financial Beginnings Online



PARTICIPANT REACH BY PROGRAM

Foundations (grades 7-12)	45%
Footings (grades K-6)	31%
SAFE (adults)	15%
Forward (trauma-informed / adults)	3%
Special Presentations	3%
Pathways (postsecondary)	2%
FB Online	1%

Learners consistently demonstrate measurable growth through our programs:

- 107% increase in financial knowledge
- 67% boost in confidence managing personal finances
- 95% understand how credit impacts interest rates
- 86% can apply lessons to future financial goals
- 77% feel confident finding reliable financial information

1,446 TOTAL CLASSES

- Oregon 822
- Washington 298
- California 164
- Nebraska 141
- Other States 21

"Budgeting seems kind of stressful, but I feel more organized now that I kind of planned something out. Thank you!"  
-Kansas Learner

PROGRAMMING PARTNERS

Communities 182 | Schools 76

"Financial Beginnings consistently demonstrates a deep understanding of how to meet learners where they are, using culturally responsive and age-appropriate curricula."  
~Polk County Prevention Coordinator

LMI LOCATIONS SERVED



Connecting Paychecks to Possibilities in Rural Communities

In rural Polk County, Financial Beginnings partners with Family and Community Outreach's Job Readiness Internship, a workforce development program serving students from Morrison and Dallas High Schools. Over the past four years, we've joined these young interns as they build job skills, leadership, and confidence for life after graduation.





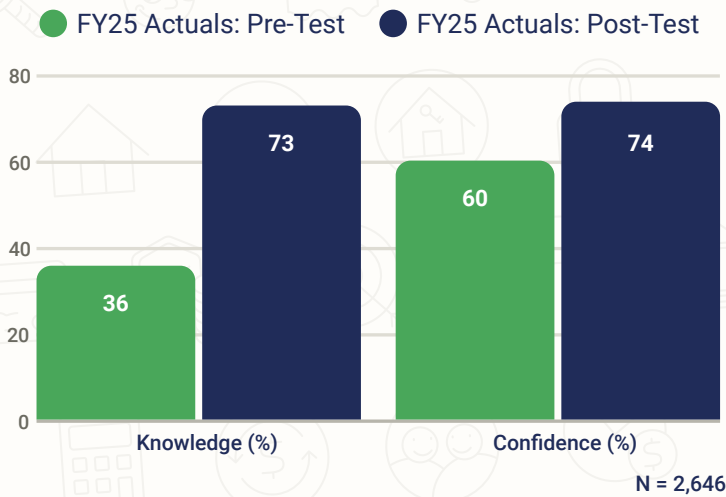
## Coordination of Services: Supporting Youth and Families in Washington

Another powerful example of our impact comes from our work with the Coordination of Services (COS) program in Washington. COS is an evidence-based initiative designed to reduce recidivism among low-risk youth by helping 12–14-year-olds and their families build communication, problem-solving skills, and confidence for the justice-involved. As part of the court-mandated seminars, participants engage in skill-building sessions that address the real factors influencing long-term stability.

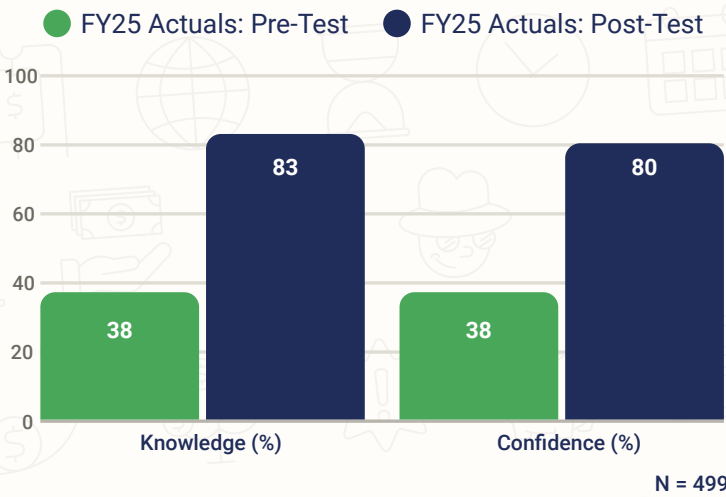
Financial Beginnings contributes through hands-on financial education that prepares young people for real-world situations. One of the standout activities this year was our Budget Game, adapted from the Footings Step 2 curriculum. In this large, interactive simulation, youth and their connected adults moved through stations, made financial decisions, and experienced the trade-offs that shape everyday life. These activities spark meaningful conversations, strengthen family connections, and give participants practical tools to navigate the financial challenges ahead.

## PROGRAM EVALUATIONS

Foundations Learner Survey Results



SAFE Learner Survey Results



Adults who took a SAFE lesson increased their knowledge by 118% and financial confidence by 111%, while high school learners who completed Foundations more than doubled their knowledge (103% increase) and reported a 23% increase in confidence.

"Financial Beginnings has literally transformed my life. I was able to shadow a presenter before presenting myself which gave me the confidence to know I could do it. Since then, I have learned and cemented the financial topics to present which has translated into some amazing presentations. The growth that I have seen in participants in the class as the information clicks is the true key factor I look for. To be able to help someone on their financial journey and watch them as they accomplish their goals is so rewarding."

~Daniel Abrego, Volunteer Presenter, WaFd Bank

# Special Thanks To Our Corporate Partners



We're grateful to partner with organizations that value financial education and empowerment.

In addition, a special thank you to **The Fairbridge Foundation**.



Ameriprise Financial  
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