

2022-2025

3 Year Strategic Plan



INCREASED REACH. HIGHER IMPACT. GREATER ACCESS.

A comprehensive strategic plan is developed every three years to help guide our efforts to provide effective programming to more learners across the country. Staff, volunteers, educators, funders, board members, and other partners came together during the most recent planning period to help shape Financial Beginnings' next phase. This collaborative exercise energized the team and brought new life and direction to the organization and its collective goals.

INITIATIVES

July 2022-June 2025

1

Grow strategic partnerships.



2

Extend Financial Beginnings' footprint.

3

Expand technology.



OUR MISSION

Empowering youth and adults to take control of their financial futures.



OUR VISION

Our Vision For The Future: A world where individuals cease to see finances as a barrier and instead view them as a tool to realize their dreams.

THEORY OF CHANGE

The Society We Want To Create: A financially capable and literate nation where individuals are vested in and contribute to a healthy economic system nationally, regionally, and in their neighborhoods.



STRATEGIES TO PURSUE GOALS



MARKET PRESENCE STRATEGIES

Develop a nationwide network of qualified and committed volunteers.

- Broaden the scope of volunteering beyond mere presenting
- Develop expanded volunteer roles and certification process
- Launch marketing communications campaigns that raise awareness, interest, and action surrounding Financial Beginnings volunteerism
- Provide virtual and in-person opportunities for volunteers to connect and share experiences

Differentiate the Financial Beginnings brand by positioning the organization as a versatile, high-quality/high-impact personal finance content and programming provider.

- Highlight flexibility in program delivery (in-person, virtual, hybrid, self-guided, etc.)
- Create and share Financial Beginnings case studies that demonstrate impact

Differentiate the Financial Beginnings brand by expanding audiences to include family units and parents.

- Develop content that specifically caters to families
- Establish subscription service that delivers personal finance education lessons directly to households
- Co-brand with strategically- and mission-aligned national organizations and corporations

Leverage paid and earned national media to raise awareness and interest surrounding financial education broadly and Financial Beginnings specifically.

- Pitch stories to relevant national publications on the economic impact of financial education
- Secure contributing author positions at national finance publications
- Participate in and sponsor relevant podcast series/programming
- Develop and launch national media plan

Become part of the national discourse on equitable financial education by establishing strategic alliances with national organizations that advocate for related causes.

Adopt a grass roots outreach approach to engage families on the importance of financial education in the home, in schools, and in the broader community.

- Educate parents and community leaders on the value of financial literacy
- Identify and “deputize” individuals interested in volunteering as community advocates
- Provide outreach materials that empower and support community volunteers
- Host local community events that raise awareness of the importance of financial education and Financial Beginnings programming



STRATEGIES TO PURSUE GOALS



DISTRIBUTION NETWORK STRATEGIES

Offer a tiered membership model.

- Licensing membership level that offers complete flexibility on curricula bundling, branding, and delivery
- Preferred affiliate membership level that operates under minimum requirements with Financial Beginnings brand
- Premium affiliate membership level that operates as a high performance tier, based on reported delivery scope, assessed quality, and impact
- Current affiliates choose their beginning membership level
- Certification and regular renewal processes developed

Leverage networks of local relationships to expand nationally.

Deploy a team to grow membership.

- Secure and equip the team
- Aggressively market content licensing
- Develop and employ a preferred operating procedure for establishing new affiliate memberships
- Deploy membership launch and development teams to incubate strong affiliate members who specialize in delivery, volunteer training and engagement, and fundraising
- Provide board and volunteer training that unifies the brand nationally
- Provide national training certification

Utilize nonrevenue generating networks to grow the brand.

- Networks will help to determine where to seek new memberships (e.g., curricula downloads, Learning Management System - LMS)

Strengthen the organization's national reputation and relationships by convening a summit for ideation and elevation, engaging members, legislators, partners, and contemporaries.



STRATEGIES TO PURSUE GOALS

PRODUCTS & SERVICES STRATEGIES



Develop, collect/aggregate, curate, and offer personal finance curricula.

- Develop curricula and keep updated
- Utilize content experts, learners, and volunteers in development of curricula
- Foster local and national repositories of stakeholder curated content

Rapidly prototype tech platforms, adopting those with optimal fit for the future.

- Couple technology platforms with the next (and successive) rounds of customizable curricula
- Utilize technology so learners can “continue the learning” beyond the classroom

Develop wraparound resources to serve diverse communities.

- Develop tools to help hosts and volunteers connect with and best serve learners
- Provide trainings and resources to help volunteers understand how to serve diverse learners
- Establish and support a Diversity, Equity, and Inclusion (DEI) committee that helps to inform curricula development, volunteer training, and host interactions that will in turn serve the diverse needs of learners

Reconfigure programs/training to meet the changing education environment and organizational growth.

- Further refine à la carte programming
- Flexibility built into membership model to allow for customized delivery of content
- Develop and employ a module selection guide (software, app, “stitching”) to aid in program delivery decisions
- Distribute the content for free into other LMSs
- Expand LMS to serve additional age groups, employees, volunteers, and board members



STRATEGIES TO PURSUE GOALS



RESOURCE STRATEGIES

Create new revenue streams from existing partners and from existing products/capabilities.

Elevate Board attention to national expansion, advocacy, program innovation, impact assessment, corporate philanthropy, and CEO succession.

Identify areas to improve FBUSA Board governance.

Capitalize the acceleration of national expansion.

- Make improvements to agenda for each meeting to be more effective
- Establish optimal meeting frequency and necessary meeting preparation
- Improve efficiency of decision-making process
- Determine what decisions warrant FBUSA involvement and when outside counsel should be solicited
- Conduct annual review of the bylaws

- Seek philanthropic support (corporate, individual, foundation) for rapid roll-out and seeding new market start-ups (with 3-year payback plan)
- Launch a national fundraising campaign for an affiliate startup, growth and development fund – “fund a family”
- Once launched, higher affiliate membership dues will be applied for a period to pay back the fund (which fuels subsequent affiliate start-ups)
- Continually fund “incubator funds” – resources available to low capacity/high importance affiliates (determined through DEI/equitable access lens) for low-interest/no-interest/forgivable loans to get a new affiliate member off the ground and earning

Better align FBUSA Board representation with the communities Financial Beginnings serves.

Recruit and retain FBUSA Board members to align with new strategic plan.

Redefine, diversify, and expand resource generation.

- Match candidate expertise with strategic plan needs
- Build out board governance committee
- Make improvements to board size and composition

- Human capital
- Knowledge assets
- In-kind support (software platforms, printing, etc.)



Within three years, we hope to have our programming in more states than ever and become a leader in hybrid delivery of personal finance education (in-person and via online). But we cannot do it alone! We need your help. Contact us today to find out how you can become a member of our expanded support team.

Invest in the future by helping empower others to take control of their financial futures!

Financial Beginnings USA

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FinancialBeginnings.org