
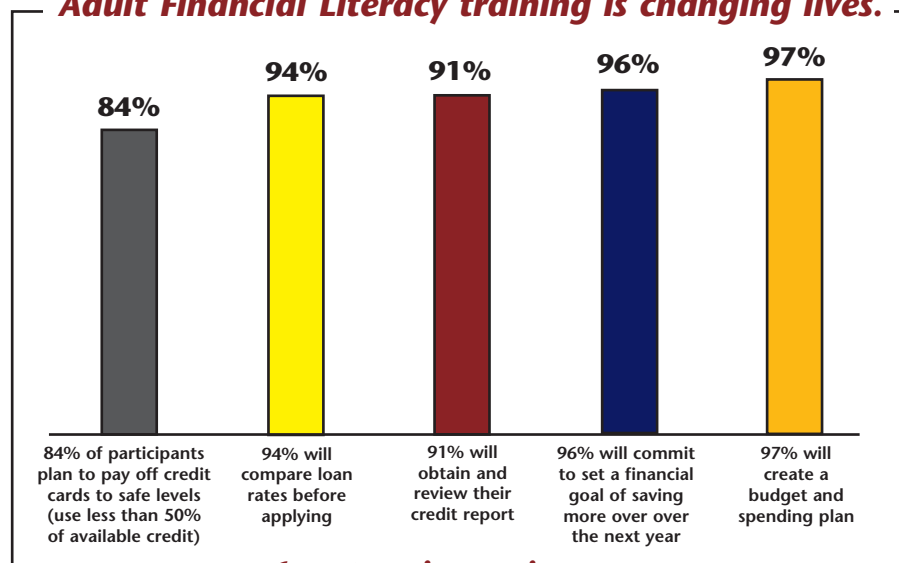


DEMOGRAPHIC MEASURES – PARTICIPANTS 2009

YOUR MONEY COUNTS/YOUR MORTGAGE COUNTS

GENDER		RACE/ETHNICITY	
MALE	36.1%	AFRICAN AMERICAN	65.4%
FEMALE	63.9%	WHITE	14%
		HISPANIC	17.0%
		OTHER	3.6%
AGE		HOUSEHOLD SIZE	
17 & UNDER	1.5%	1 – 2 MEMBERS	44.0%
18 – 25	14.6%	3 – 4 MEMBERS	37.0%
26 – 40	32.1%	5+ MEMBERS	14.0%
41 – 55	30.1%	OTHER	5.0%
55+	21.7%		
EDUCATION		HOUSING STATUS	
<HS	13.0%	OWN	32.0%
HS/GED	34.0%	RENT	42.0%
SOME COLLEGE	35.0%	RENT TO OWN	4.0%
4YR. DEGREE	10.0%	LIVE WITH OTHERS	14.0%
GRADUATE DEGREE	8.0%	OTHER STATUS	8.0%
INCOME RANGE			
<\$22,000	47%		
\$23,000 – \$30,000	20.5%		
\$31,000 – \$40,000	12.8%		
\$41,000 – \$50,000	7.9%		
\$51,000+	11.8%		

Adult Financial Literacy training is changing lives.



6-part seminar series survey



For more information on CNE's work in Financial Literacy, contact Charles Perry or Ruth Cleveland at the Center for Neighborhood Enterprise, 1625 K Street, NW, Suite 1200 Washington, DC, 20006. Ph: (202) 518-6500; Fx: (202) 588-0314; toll-free (866) 518-1CNE (1263); cperry@cneonline.org; rcleveland@cneonline.org www.cneonline.org; info@cneonline.org

Center for Neighborhood Enterprise

Adult Financial Literacy

From 2006 through 2009, the Center for Neighborhood Enterprise and HSBC-North America provided financial literacy training to 22,484 low and middle-income adults with the HSBC/CNE Your Money Counts curriculum which targets the needs of this audience in today's economic challenges. CNE has provided financial literacy education to a total of more than 25,000 adults since 2002 when CNE first formed a partnership with Household International, a predecessor organization of HSBC-North America. The workshop attendance rate has climbed from an average of 28.2 participants in 2006 to an average of 35.5 participants in 2009 – an increase of over 25%.

6,197 adults participated in the HSBC/CNE Your Money Counts Adult Financial Workshop Program in 2009. The program consisted of eight financial education curricula each concentrating on a different area of financial management, including the new curricula *Managing Your Mortgage* and *Borrowing Basics*, which were added in 2008 and 2009 respectively.

The 2009 trainings were held in 17 states and the District of Columbia. Community-based organizations hosted the sessions, conducting a total of 150 workshops. In addition to Washington, DC, trainings were held in Arizona, California, Delaware, Florida, Georgia, Illinois, Indiana, Maryland, Michigan, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Texas, and Virginia. The Your Money Counts project is a solid demonstration

HSBC 
The world's local bank



2009 Overview

CURRICULA	UNITS
Banking	850
Credit History	1,784
Homeownership	476
Identity Theft	1,058
Managing Your Money	2,345
Managing Your Mortgage	692
Using Credit	1,055
Borrowing Basics	626
TOTAL EDUCATIONAL UNITS:	8,886

of an effective and efficient financial education delivery system reaching successfully into low and middle-income neighborhoods using a series of culturally diverse community and faith-based organizations.

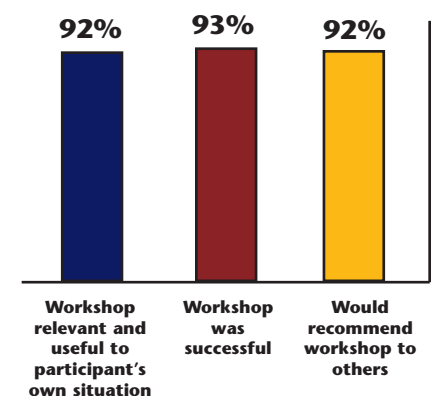
Assessments conducted by an external evaluator continue to show that participants gain valuable financial information and management skills – assets they eagerly apply to their short and long-term financial futures (see chart below and on reverse side).

"I just wanted to thank you for helping us with our questions and concerns about banking and credit reports. Your knowledge will help my fiance and I start our lives the correct way. There are so many things we've learned from your seminar. I can't wait to share what I've learned with everyone I know. Hopefully we'll know as much as you do one day." – Jacqueline Luna, Houston, TX

"I thank God for the financial literacy workshop because it has helped me be more cautious with my spending, buying and giving. I have gained knowledge and understanding that has helped me to help others with financial trouble. I believe that this workshop should be a continued effort to push people into financial stability. I hope to continue to learn more and more for future events from the financial literacy workshop. Thank you for making a change in my life." – Participant from Brooklyn, NY

"I appreciate the Financial Literacy course because I opened my eyes to building a better budget and towards having a better credit history. The course educated me in areas I never considered and opened my eyes to enable me to become more financially savvy. I recommend this course to everyone as there are many things it covers that aren't normally thought of until it's too late." – David, El Paso, TX

Participants continue to give their Financial Literacy training high marks ...



2006 – 2009 Your Money Counts Adult Financial Education Overview

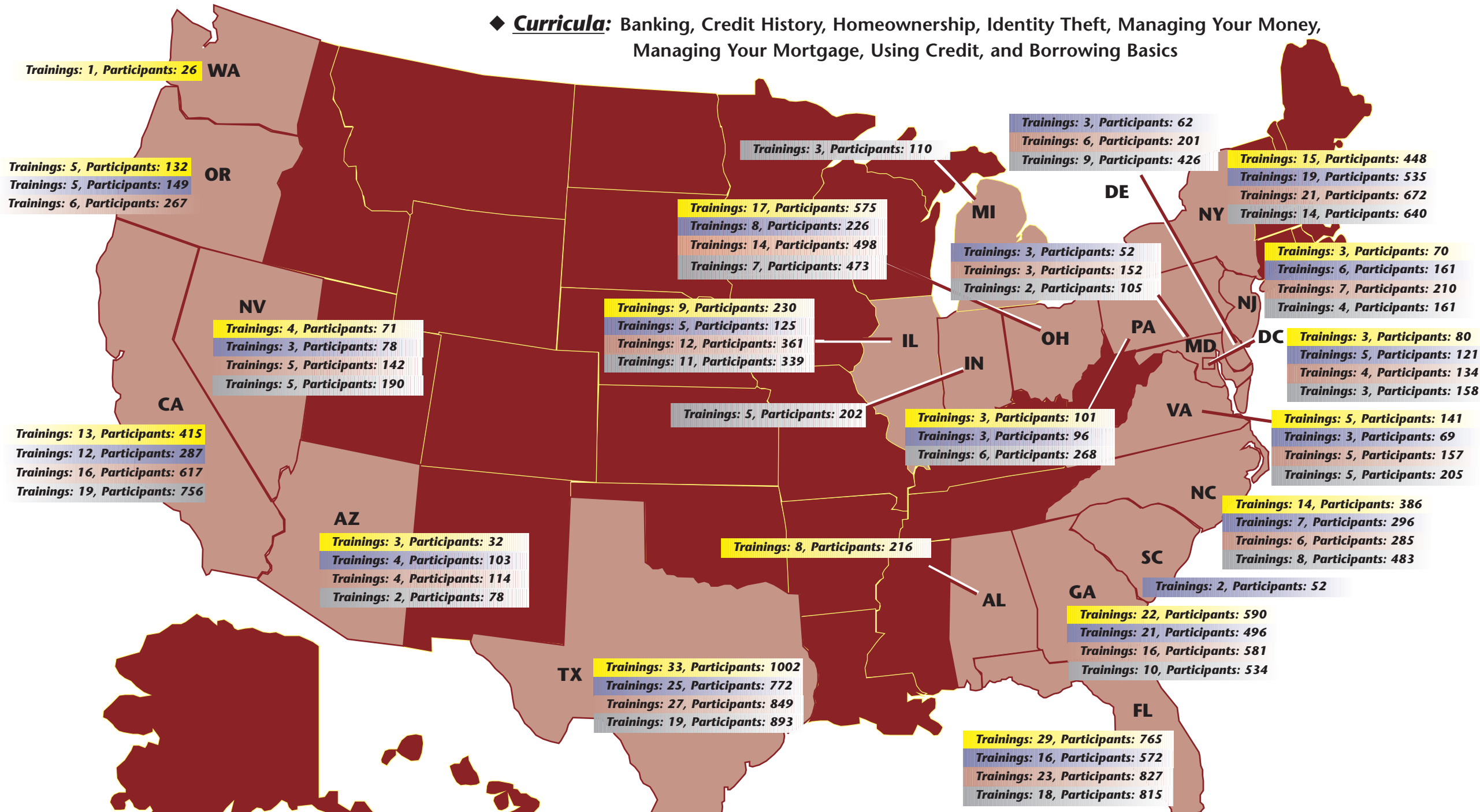
◆ **Total Number of Individuals Served: 22,484**

◆ **Total Number of Workshops Offered: 663** (45,347 individual financial course units)

◆ **Reach: 21 States and the District of Columbia over the 4-year Period**

◆ **Curricula:** Banking, Credit History, Homeownership, Identity Theft, Managing Your Money, Managing Your Mortgage, Using Credit, and Borrowing Basics

61 Community Organizations Partnered With CNE to Deliver Financial Literacy Training from 2006 – 2009



- Alabama (2): Alabama Center for Rural Enterprise; Innovative Approach, Inc.
- Arizona (1): Teen Challenge Arizona
- California (2): God's Beloved Dove Enterprise; Marin Family Action
- Delaware (1): Interfaith Community Housing of Delaware
- District of Columbia (5): Good Success Christian Ministries; Lydia's House; Pearl and Ivy Educational Foundation; Win One Seed; East River Family Strengthening Collaborative
- Florida (7): Boyton Beach Faith Based CDC*; Central Florida CDC; Community Financing Consortium; Realized Potential Institute; Tampa Bay Area FBA; Upper Room Christian Center; Antioch Community Development Corporation
- Georgia (8): Macedonia Baptist Church; New Life Communities Ministries; PROJECT SAV; Southeast Georgia Communities Project; Tampa Bay Area Faith-Based Alliance; Visions Unlimited; Weed and Seed Operation of Waycross; The Village Ministry
- Illinois (3): Austin Childcare Providers Network; Growing Together in Christ Ministries; Jewels of Success
- Maryland (1): Metropolitan Baptist Church CDC
- Michigan (1): Tanya Robertson Ministries
- Nevada (3): Boys & Girls Club – Reno Weed and Seed; Affordable Housing for Everyone; Greater New Jerusalem CDC
- New Jersey (3): Camden Neighborhood Renaissance; Community Agencies Corporation of New Jersey; First Baptist CDC
- New York (4): Ss. Columbia-Brigid/Buffalo Weed and Seed; Judah International Christian Center, Inc.; Mid Bronx Desperados Community Housing Coalition; Miracle Christian Center
- North Carolina (3): Greensboro Housing Coalition; Love CDC; United CDC
- Ohio (2): He Brought Us Out Ministries; Spirit of Peace CDC
- Oregon (1): El Programa Hispano Catholic Charities
- Pennsylvania (2): Your Sister's Project, Inc.; Philadelphia Weed and Seed
- South Carolina (1): GlobaL Outreach, Inc.
- Texas (8): AARP Chapter 4959; Aldine Youth, Inc.; East Dallas Weed and Seed; El Paso Collaborative; Fresh Start/New Pathways; Horizons Intergenerational Wellness Center; Macedonia Outreach and Career Center; Randolph Resource Group
- Virginia (2): Highview Christian Fellowship; Exousia International Christian Center
- Washington State (1): Spokane Neighborhood Economic Development Association

Cumulative Totals 2006 – 2009
Trainings: 662 and Participants 22,484

Year	Trainings	Participants
2006	187	5,281
2007	150	4,300
2008	175	6,067
2009	150	6,197

*CDC = Community Development Corporation