
**MONEY
SMART
WEEK®**

APRIL 23-30, 2016

Money Smart Week 2016 Sponsors

Southern New Mexico





A public awareness campaign designed to help people in the community better manage their personal finances.

APRIL 23-30, 2016

Money Smart Week Partners

○ Collaborative Effort

- Financial Institutions
- Regulatory Bodies
- Non-Profit Groups
- Businesses
- School Districts
- Public Libraries
- Media



History and Structure: Chicago

- 2002 - Originated in Chicago
 - Federal Reserve Bank of Chicago
 - Money Smart Advisory Council
- Now multi-state financial education campaign in 50 states
- 2010 - United Way initiated the MSWEP effort and served as leader of broad community effort



History and Structure: El Paso

- 2011-2015 – Federal Reserve Bank of Dallas – El Paso Branch continues the effort and spearheads the MSWEP and southern New Mexico initiatives, with help from the FDIC in NM
- 2015 – First campaign in Southern New Mexico
- 2016 – First campaign in Northern New Mexico



Financial Literacy education is necessary

- 62% of Americans do not have enough saved to cover an unexpected expense over \$500.
- 25% of millennials list student loans as their largest expense other than food or shelter.

Source: BankRate's Money Pulse poll (2015)

- 50% of college students have more than 4 credit cards and only 17% pay off their credit cards.

Source: Sallie Mae Report (2011)

Educational Attainment in DAC

Subject	Doña Ana County, New Mexico	United States
9th to 12th grade, no diploma	11.1%	9.1%
High school graduate (includes equivalency)	21.8%	29.6%
Some college, no degree	22.0%	20.1%
Associate's degree	5.8%	7.4%
Bachelor's degree	15.5%	17.3%
Graduate or professional degree	9.6%	10.1%
Percent high school graduate or higher	74.7%	84.5%
Percent bachelor's degree or higher	25.0%	27.4%

SOURCE: US Census Bureau, American Community Survey

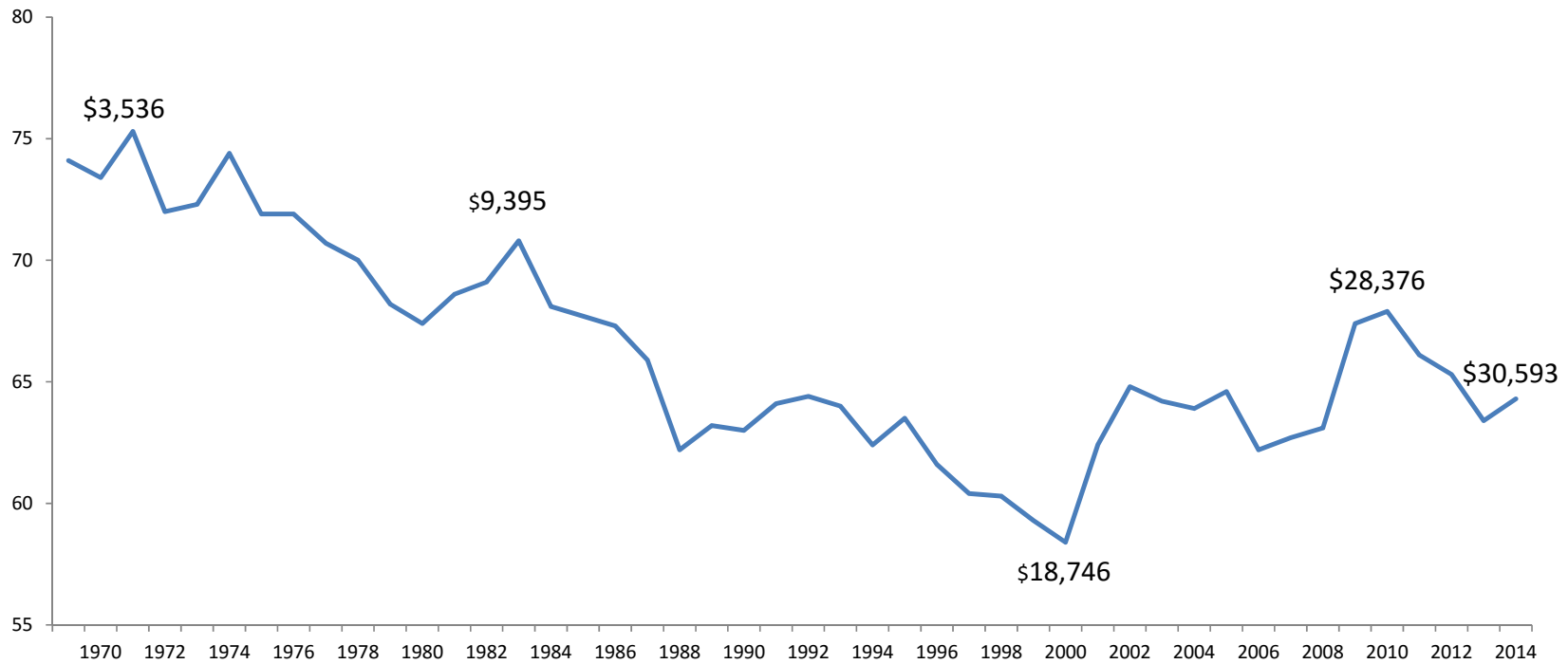
Poverty Rates in Doña Ana County above U.S. and New Mexico levels

- Percentage of families and people whose income is below the poverty level:
 - US: 15.6%
 - NM: 16.1%
 - Doña Ana County: 24.3%

SOURCE: US Census Bureau, American Community Survey

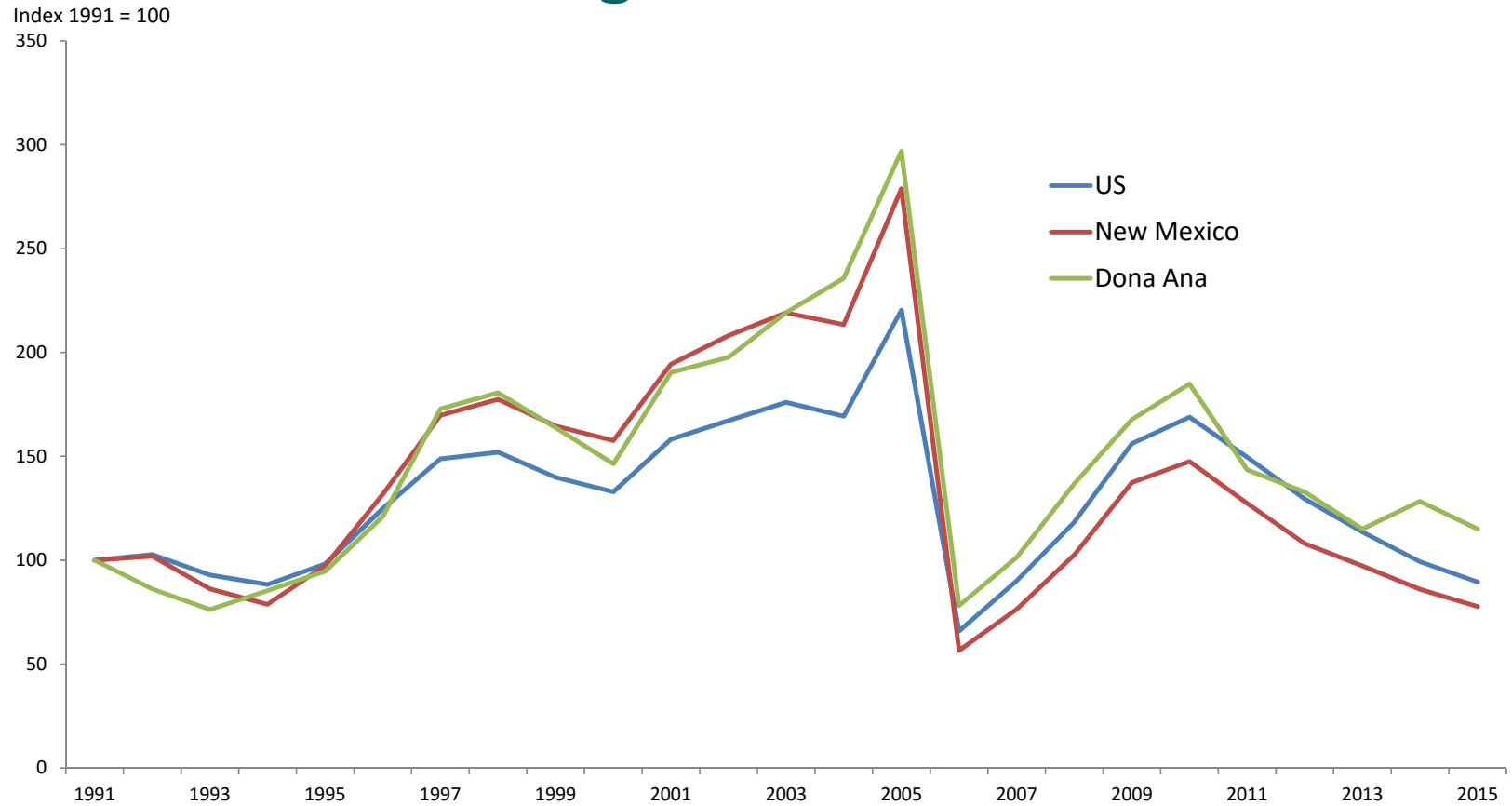
Per-capita income in Doña Ana County on rebound after losing share against the U.S.

Percent of US per-capita income



SOURCE: US Bureau of Economic Analysis

Bankruptcies approaching pre-recession levels, Doña Ana trending above US and New Mexico



Source: Administrative Office of the US Courts

Money Smart Week Southern New Mexico

2015 Outcomes



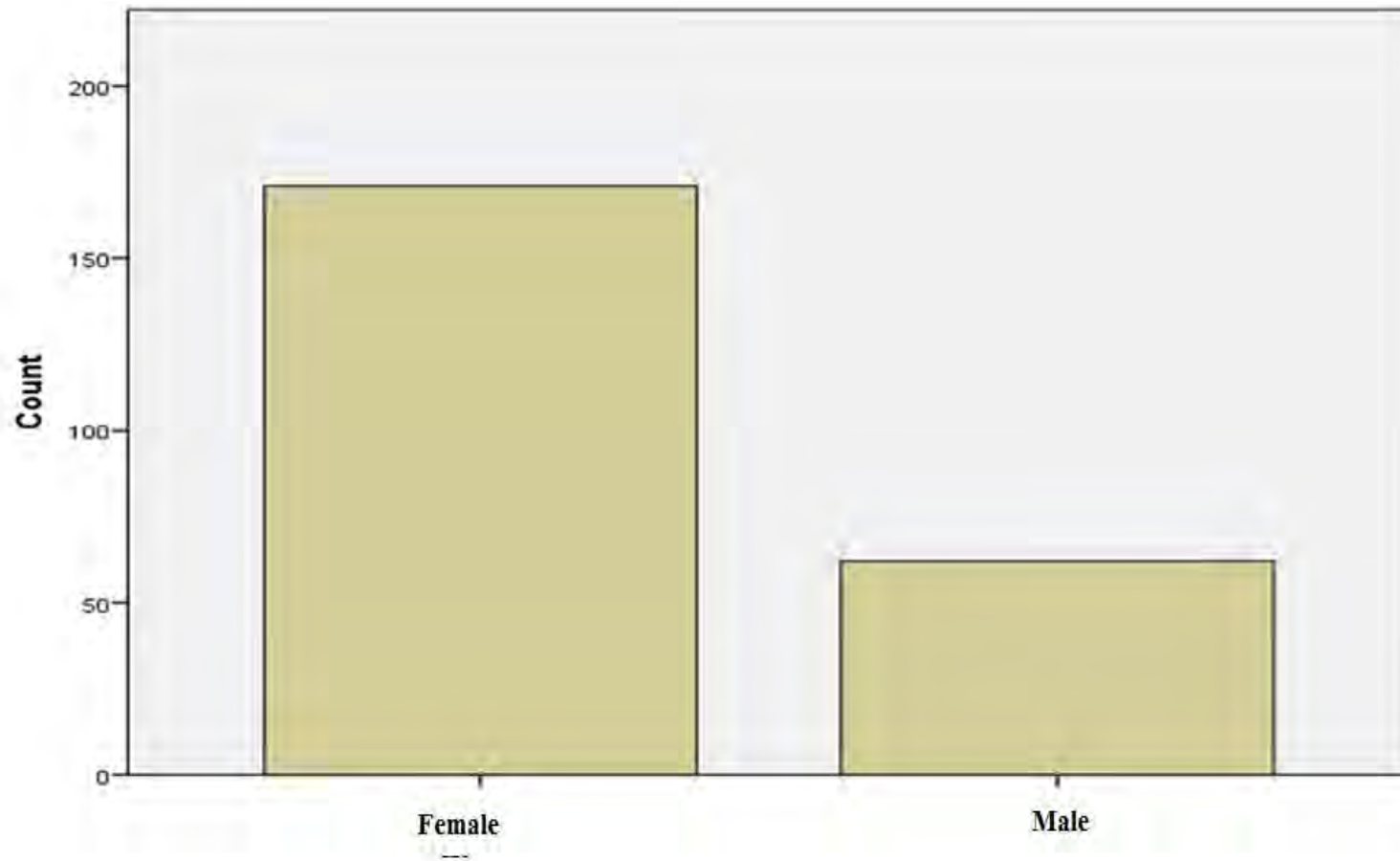


Total Number of Classes for Southern New Mexico 2015 Campaign

* 13 sessions in Southern New Mexico were conducted in Spanish (20.6%)

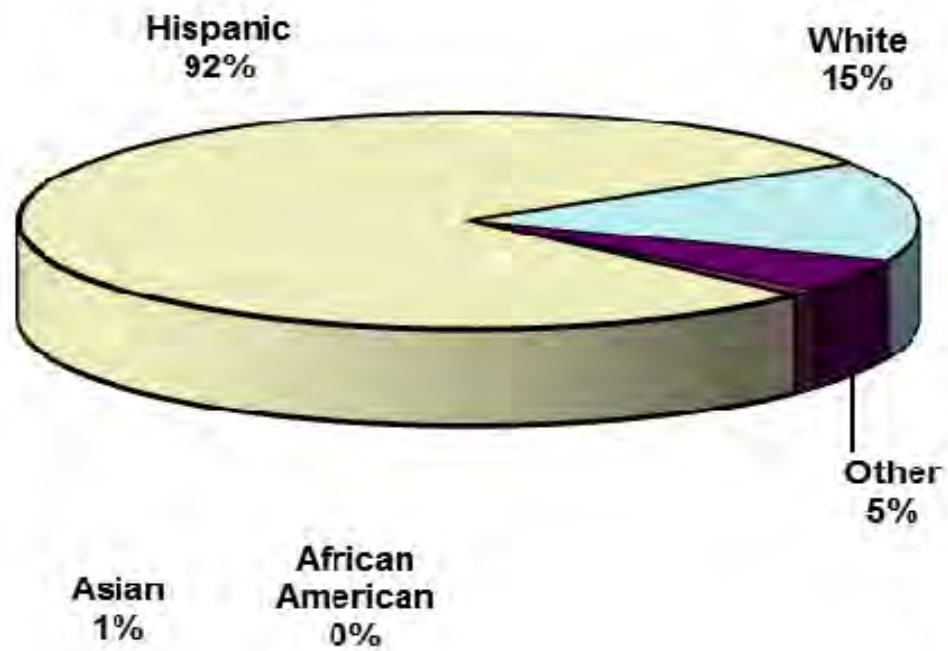
Location	Audience	# Attendees	# Sessions
Southern New Mexico	Adults	366	30
Southern New Mexico	High School Students	343	29
Southern New Mexico	Outreach Events	137	4
Southern New Mexico	TOTAL	846	63

Gender

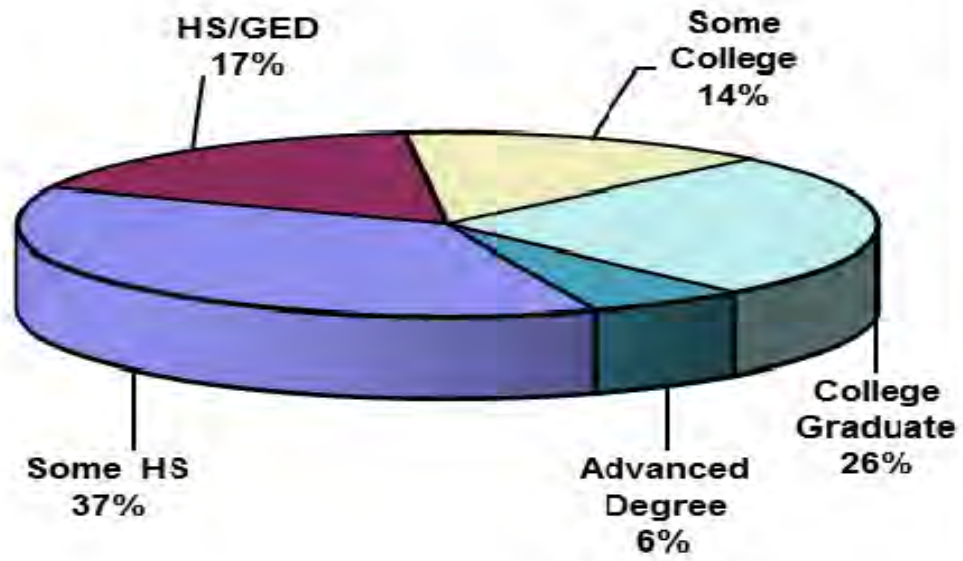


Female: 71%
Male: 29%

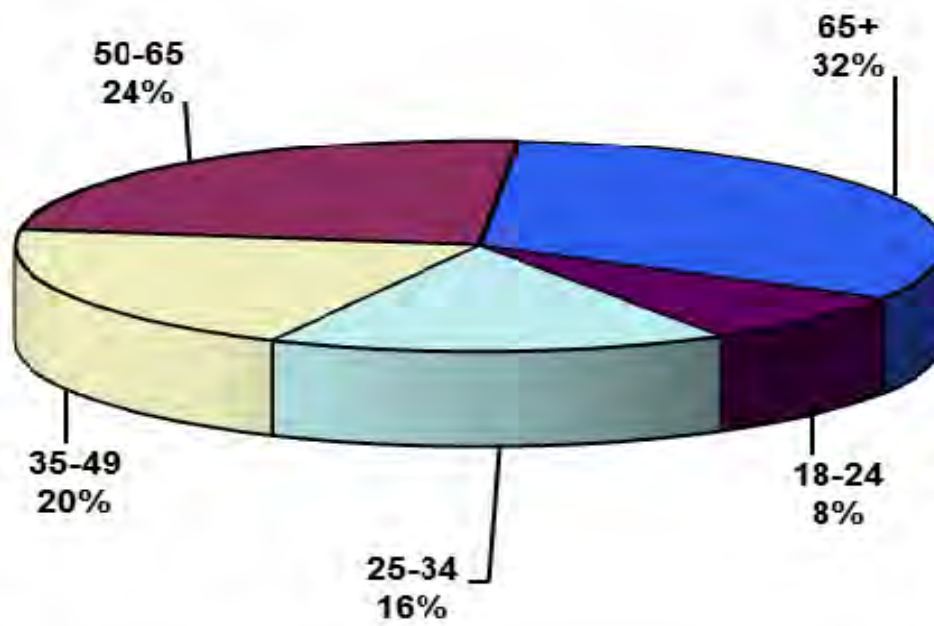
Ethnicity



Education



Age



Household Income (\$)

<10K	10-14,999	15-24,999	25-34,999	35-49,999	50-74,999	75-99,999	100K+
22%	25%	10%	13%	13%	9%	3%	5%

Behavior Change

Eighty three percent of adult respondents indicated that they will very likely or likely to change the way they manage money because of what they learned.

Financial behavior will change	Very Likely	Somewhat Likely	Neutral	Somewhat Unlikely	Unlikely
	57%	26%	14%	2%	1%

Quality Sessions with Impact

The hosts and instructors work hard to bring quality instruction to the audience and it's clear the audience appreciated their efforts. Ninety percent of adult attendees found the session either very valuable or valuable and 92% said they would refer friends and family to other MSW sessions. The following table shows how the sessions were rated.

Statement	Excellent	Very Good	Good	Acceptable	Poor
Presenter	71%	24%	3%	1%	1%
Content	70%	22%	4%	3%	1%
Materials	68%	23%	4%	4%	1%
Overall	67%	26%	3%	3%	1%

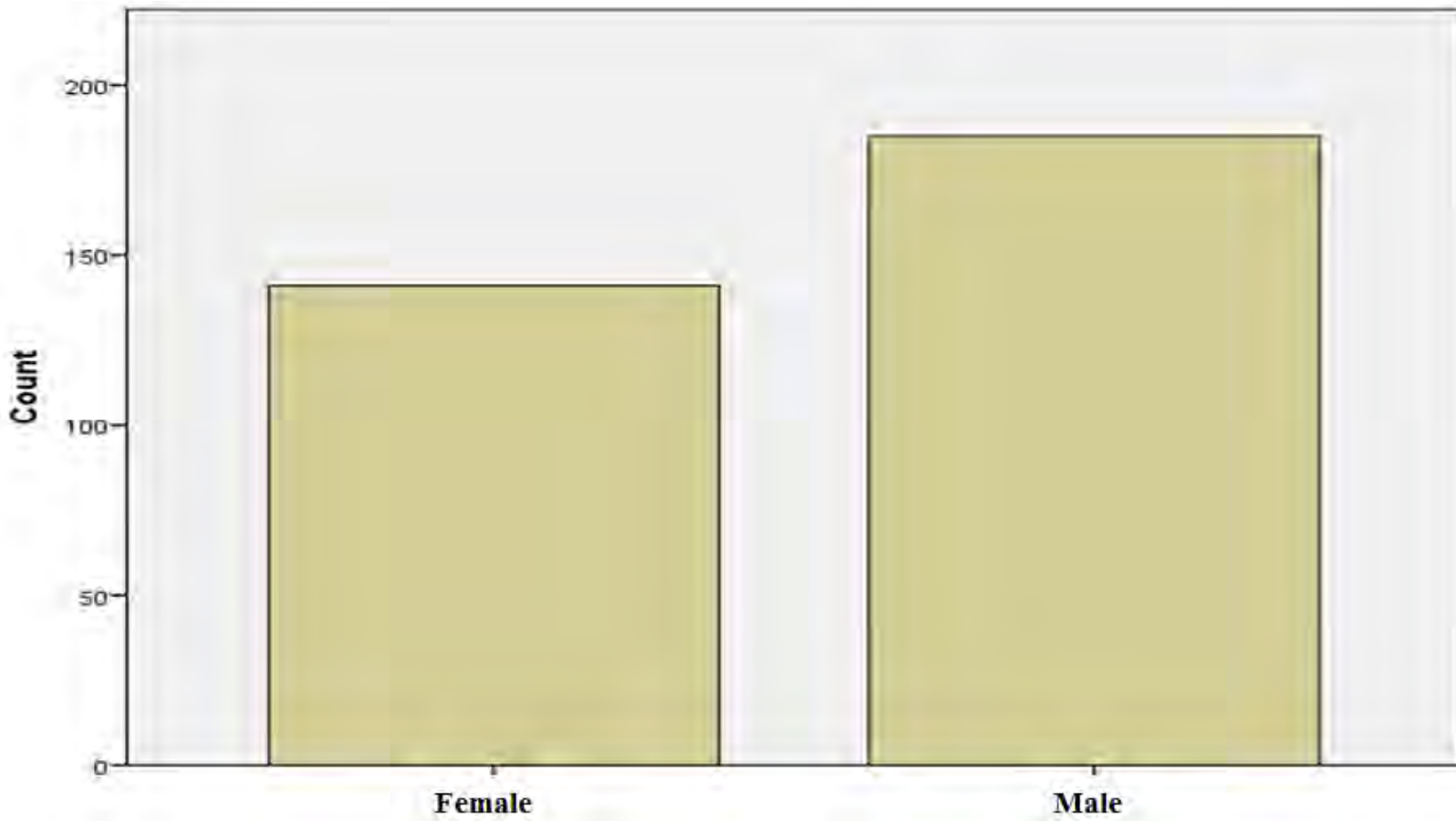
Student Surveys

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In 2015, we hosted 29 workshops in various schools; empowering 343 youth. Of those 29 classes, some demographic information was collected from 100% of the participants. We reached a diverse demographic, as reflected in the table below. This data is for youth attendees only.

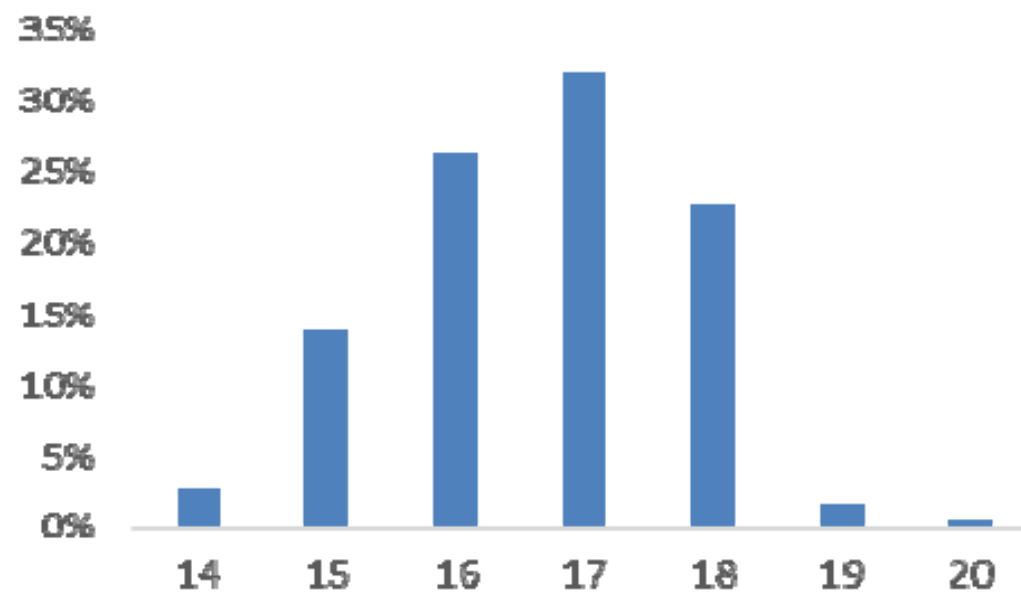
Ethnicity	African American	Asian	Hispanic	White	Other
	2%	2%	71%	17%	8%

Gender



Female: 40%
Male: 60%

Age of participants 2015



Behavior Change

Sixty six percent of respondents indicated that they will very likely or likely change the way they manage money because of what they learned.

Financial behavior will change	Very Likely	Somewhat Likely	Neutral	Somewhat Unlikely	Unlikely
	32%	34%	22%	6%	6%

Quality Sessions with Impact

The hosts and instructors work very hard to bring quality instruction to the audience and it's clear the audience appreciated their efforts. Seventy nine percent of attendees found the session either very valuable or valuable and 52% said they would refer friends and family to other Money Smart Week sessions. The following table shows how the sessions were rated.

Statement	Excellent	Very Good	Good	Acceptable	Poor
Presenter	48%	24%	17%	9%	2%
Content	41%	25%	20%	13%	1%
Materials	41%	20%	21%	15%	3%
Overall	41%	24%	22%	11%	2%

Money Smart Week 2016

- Essay Contest
- Classes
- Sponsorships



Money Smart Week Partners

- Attend meetings regularly on Program, Media, or Education Committees
- Offer seminars or activities during MSW
- Provide instructors for seminars
- Provide venue to host events/seminars
- Provide sponsorships to campaign
- Other (i.e. prizes, etc..)
- Market our Events!!!



Partner Benefits

- Financial stability for citizens
- Consumer/client empowerment
- No costs other than those incurred at or during events
- Free publicity/positive public relations
- Network/shared resources
- Opportunity to reach new clients with products
- Opportunity to provide critical financial literacy information to constituents



Partners

3rd Judicial District Court	First National Bank Texas	Office of US Senator Tom Udall
Alamogordo Public Library	First National Rio Grande	Ocate High School
Bank 34	First Savings Bank	One Source Federal Credit Union
Bank of Albuquerque	Goodwill Industries of New Mexico	Pioneer Bank
BBVA Compass Bank	Grants Administration Office, Doña Ana County	Radium Springs Community Resource Center
Betty McNight Community Center	Greater Las Cruces Chamber of Commerce	Ramada Hotel
Catholic Charities	HUD	Representative Pearce's Office
Centennial High School	Hunt Institute for Global Competitiveness	Santa Teresa High School
Century Bank	Jaure Consulting	Small Business Development Center
Chaney/Marin	Las Cruces City Hall	State Bar of New Mexico
Citizens Bank of Las Cruces	Las Cruces High School	State of New Mexico Office Of The Attorney General
City of Las Cruces	Las Cruces Hispanic Chamber of Commerce	The Electric Company (El Paso Electric)
Community Action Agency of Southern New Mexico	Las Cruces Realtor's Association	The Hett Agency
Concilio CDS	LCPS Headstart	The Loan Fund
Credit Repair of New Mexico	Mayfield High School	Thomas Branigan Memorial Library
Crossroads Charter School	Merrill Lynch	Tierra Del Sol Housing Corporation
Dismas Charities, Inc.	Mesilla Valley Community of Hope	U.S. Department of Housing and Urban Development
Doña Ana Cooperative Extension Service	Mesilla Valley Habitat for Humanity	Unitarian Universalist Church of Las Cruces
Doña Ana County	Mesilla Valley Public Housing Authority	United Way of Southwest New Mexico
Dona Ana County Detention Center	Munson Center	US Army
Doña Ana County HHS	New Mexico Fair Lending Coalition	US Bank
Doña Ana County Manager's Office	New Mexico Handmade, Inc	US Court/District of NM
Exit Realty Horizons	New Mexico Legal Aid	Washington Federal
Families & Youth, Inc.	New Mexico State University	Wells Fargo
FDIC	New York Life Insurance Company	WESST
Federal Reserve Bank of Dallas, El Paso Branch	NM Workforce Connection	Western Heritage Bank
First American Bank	NMSU	WestStar Bank
First Light Federal Credit Union	NMSU-DACC Center for Career & Student Services	Womens Intercultural Center
First National Bank	Ocotillo Institute for Social Justice	White Sands Federal Credit Union

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Southern New Mexico



For More Information

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Questions?

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