

Financial Literacy and Readiness Programs

Financial literacy empowers consumers to take control of their finances and prepare for the future. ETA member companies offer several products and services that aim to expand consumer financial literacy.

- **Zelle**, a digital payments network owned by Early Warning Services, has partnered with leading social changes organizations to offer free educational tools to those new to digital banking.
 - One example is Money Moves: Modern Banking and Identity Protection™, a free, online financial education program that teaches high school students across the country how to bank responsibly, protect their identities, and secure their financial futures.
- **Cross River**, a trusted financial services company that combines the expertise of a bank with the innovation of a FinTech company, engages directly with communities to offer financial literacy services.
- In May 2016, **Discover** announced it would offer FICO® scores for free through its Credit Scorecard program for all consumers, even those who are not Discover cardholders, to help educate them about credit, the various factors that go into creating their credit scores, and how their credit scores are used.
- **Wells Fargo's** award-winning Hands on Banking financial education program, available in English and Spanish, teaches people in all stages of life about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business.
- **NCR's** FinanceWorks puts powerful family financial management tools right at a person's fingertips. It allows a family to track its spending and budget, view a graphical display that breaks down spending by category, and gain valuable insights into spending behaviors. It also allows individuals to establish a budget, create savings goals, and set up automatic deposits to savings accounts.
- By focusing on democratizing financial services through technology, **Plaid** gives consumers control over their financial data so they can use it to power the apps and services they prefer, regardless of where or how they bank.
 - Many of Plaid's customers have developed products on the Plaid data platform to help the unbanked and underserved, including Dave, Earnin, Even, Digit, MoneyLion, LendUp, Upstart, Stilt, and Tally.
- For more than 30 years, **Visa** has been a private sector leader in financial literacy, providing award-winning educational tools and resources to millions of parents, teachers, students, and consumers via the Practical Money Skills program.