

# BOOST THE BOTTOM LINE THROUGH FINANCIAL EDUCATION

A PRESENTATION BY FINANCIAL EXPERT JOE SAARI



**EDUCATED INVESTOR** Help your conference/seminar attendees discover the bottom-line benefits of financial education.

In the financial industry, a considerable amount of attention is paid to the bottom line. Many executives feel that buildings, marketing, and technology are investments which bring a positive, tangible return on investment. Something like employee education might be considered more of a luxury, and often left on the “backburner.” Financial expert Joe Saari is changing this perception, and proving that education is a very rewarding investment for financial institutions.

FEATURING  
TWO  
WINNERS OF  
2007 CREDIT  
UNION  
JOURNAL  
BEST  
PRACTICES  
AWARDS



### More Information

Bring “Boost the Bottom Line through Financial Education” to your Conference or Seminar!

**Contact:**

Joe Saari :: 608-239-3574  
jmsaari@educatedinvestor.com

Steve Royko :: 608-770-1009  
presentations@educatedinvestor.com

Fee: \$2,500 + travel  
Travels From: San Diego, CA

Through his thought-provoking and inspiring presentations, Joe Saari empowers executives to understand how improving the financial literacy of their employees, customers and key stakeholders can boost the bottom line. From his work with hundreds of clients at major financial institutions nationwide, Joe enthusiastically shares valuable data, industry research, and real life results. Joe demonstrates how further financial education helps build successful sales and service cultures, and helps institutions attract, train and retain employees and customers. Joe focuses on practical tips, tools and techniques you can use to improve your effectiveness, and shows you that indeed knowledge is power.

### Why will this presentation matter to credit union executives?

It matters because it is an informative, interesting, and original presentation that will:

1. Outline data that demonstrates the financial knowledge gap that exists among all credit union employees, from front line staff to senior executives and how a small amount of measured and reinforced training can quickly increase employee financial knowledge and confidence.
2. Describe groundbreaking research that shows the benefits employee financial education can provide organizations, both in terms of productivity and satisfaction
3. Provide a step-by-step description of how two credit unions used financial education, sales and service programs to drive significant dollars to the bottom line and both won Credit Union Journal Best Practices Awards



JOE SAARI  
President/CEO  
Precision Information

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### Who will benefit from this presentation?

- CEOs, Board Members, and other Senior Executives charged with setting and managing the strategic growth for their credit unions
- Senior Business Development executives and any other executives charged with improving the sales and services results generated by credit union employees
- VPs of Human Resources, VPs of Training, and other executives charged with improving employee retention, satisfaction, and productivity.

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### Why does what Joe says matter?

A respected and well-known thought leader in the financial industry, Joe Saari is a Registered Investment Advisor, President, CEO and co-founder of Precision Information, member of the Wisconsin Governor’s Taskforce on Financial Literacy, recipient of the Governor’s Award for Financial Excellence, and is a sought-after speaker by CNBC, CNNfn, Bloomberg, and many other media outlets. Joe is passionate about his personal mission to enrich the lives of individuals and organizations he serves.

### What information will be presented?

Joe will provide a detailed description and analysis of the following data and industry case studies:

1. There is a financial knowledge gap in society that also exists among credit union employees:
  - a. The results from a test conducted by Precision Information of the financial knowledge of over 2,000 front line to senior executive employees working in credit unions. Each person was given 25 unique quiz questions related to personal finance, investment basics, and retirement and wealth management. The results are below:
    - i. *The median score was 55.7% and there was no difference in performance based on years of experience, education, or title.*
2. The financial knowledge gap can be significantly reduced through training:
  - a. In a follow up to the initial survey, Precision Information offered credit unions the opportunity for their people to take a one or two hour online course on financial education. In a three week period, 192 people took the courses and were then tested on their knowledge. This small bit of training had breathtaking results.

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- i. The median score for this group was now 81%, a jump of nearly 26%.
  - ii. Not only did *understanding* rise, but so did *confidence*. Over 82% of those who took the course said they would be more likely to talk to members about products related to the content in the courses.
3. Reducing the financial education knowledge gap is critical both for improving employee productivity and well-being:
    - a. Research conducted by Dr. Thomas Garman of the Personal Finance Education Foundation shows that the combined impact of better financial education on employee behavior and well-being can result in an annual gain to the employer of \$700 to \$2,000-for every employee.
  4. By closing the financial knowledge gap through the incorporation of financial education into sales and service programs, credit unions are experiencing significant growth in referrals and sales:
    - a. Case Study #1: **WINNER, 2007 Credit Union Journal Best Practices Award**  
Desert Schools Financial Services effort to develop and execute a comprehensive and successful financial education, sales and service program to grow investment in 2004 to \$3,000,000 in 2006.
    - b. Case Study #2: **WINNER, 2007 Credit Union Journal Best Practices Award**  
Mountain America Credit Union's creative and highly effective financial education, sales and service program that led to over \$225 Million dollars in new deposits from January thru April 2006, including an impressive 92% growth of IRA deposits and 125% growth of Term Deposits in one year.

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### What will this presentation do?

The change of behavior inspired by this presentation will result in a boost to the bottom lines of your conference or seminar attendees' organizations.. The presentation is data driven, interesting, and highly relevant to Credit Union executives who want to learn clear, proven methods for boosting the bottom line by improving service to Credit Union employees and members.

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### PARTIAL LIST OF RELEVANT/RECENT SPEAKING ENGAGEMENTS

Joe Saari, President / CEO Of Precision Information

#### SOCIETY FOR HUMAN RESOURCES MANAGEMENT (SHRM)

2006 Webinar Presentation: November  
(Estimated 600+ attendees)

Keynote Speaker: "Getting Personal: Developing a Financial Roadmap for Employees"

#### CREDIT UNION NATIONAL ASSOCIATION (CUNA)

2006 Human Resources, Training & Development Council  
Washington, DC (~200 attendees)

Moderator: "Personal Finance Roundtable Discussion"

#### NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS

2006 The Fourth Annual Latino Credit Union Conference  
Raleigh, North Carolina (~200 attendees)

Panelist: "Financial Education Resources for Latinos"

#### NATIONAL FEDERATION OF COMMUNITY DEVELOPMENT CREDIT UNIONS

2006 The Second Annual Meeting  
Raleigh, North Carolina (~200 attendees)

Moderator: "Youth Finance and Investment Challenge Bowl"

#### BENEFITS MANAGEMENT FORUM & EXPO

2006 Annual Convention, Chicago, Illinois (~1500 attendees)

Featured Speaker: "Getting Personal: Developing a Financial Roadmap"

#### CREDIT UNION NATIONAL ASSOCIATION (CUNA)

2005 Experience Learning Live  
Madison, Wisconsin (~100 Attendees)

Instructor: "The Apprentice: Developing Effective Youth Financial Education Efforts"

#### CREDIT UNION NATIONAL ASSOCIATION (CUNA)

2005 Center for Professional Development Marketing School  
Madison, Wisconsin

Featured Speaker: "E-Marketing Best Practices"

#### INTERNATIONAL INSTITUTE FOR INFORMATION DESIGN (IIID)

2005 Financial Communications Forum, Harvard Club  
Boston, Massachusetts

Keynote Speaker: "Blurring Boundaries: New Challenges in the Design, Delivery and Personalization of Financial Information"

#### BANK INSURANCE SECURITIES INDUSTRY ASSOCIATION (BISA)

2005 Regional and Community Bank Conference  
San Francisco, CA (~350 Attendees)

Moderator: "Ethnic Marketing: Reaching New Markets Panel Discussion"

#### BENEFITS MANAGEMENT FORUM & EXPO

2005 Annual Convention  
Buena Vista, Florida (~1500 Attendees)

Featured Speaker: "Training and Development for Workforce Diversity"

#### EMPLOYEE BENEFIT NEWS

2005 Webinar Presentation: April  
(Estimated 600+ attendees)

Keynote Speaker: Privatizing Social Security: Impacts on the American Workforce

#### NATIONAL ASSOCIATION OF CREDIT UNION SERVICE ORGANIZATIONS (NACUSO)

2004, Las Vegas, Nevada (~450 attendees)

Moderator: "Discover the Bottom Line Benefits of Financial Education Panel Discussion"

#### NATIONAL ASSOCIATION OF CREDIT UNION SERVICE ORGANIZATIONS (NACUSO)

2004 Director's Conference Kauai, Hawaii (~100 Attendees)

Keynote Speaker: "Developing and Entrepreneurial Attitude"

#### NATIONAL ASSOCIATION OF CREDIT UNION SERVICE ORGANIZATIONS (NACUSO)

2003 Annual Convention Las Vegas, Nevada (~450 Attendees)

Featured Speaker: "Online Consumer Education: Is this the Future of Member Loyalty?"

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### REFERENCES/KEY CONTACTS REGARDING SPEAKING ENGAGEMENTS

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