



2024 Impact Report

Empowering Individuals,
Strengthening Communities





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Philosophy & Mission



Know Yourself, Grow Your Wealth® (KYGyw) is built on the belief that financial knowledge is most powerful when it is personal, practical, and culturally relevant.

We believe that when people understand themselves and their unique financial realities, they are empowered to make informed decisions, reduce financial stress, and build lasting confidence.

KYGyw combines education with empathy—meeting learners where they are and guiding them toward greater financial wellbeing, one step at a time.

Our Mission

We help learners **know better**, **feel better**, and **do better** with their finances through **radical access** to expert-level content delivered in an **engaging**, **inclusive** learning experience.

Our Strategy

To effectively drive our mission we LEAD:

- **Leverage** program champions to amplify program awareness
- **Educate** for autonomous partner oversight
- **Apply** flexible implementation options to foster inclusivity
- **Deliver** community outreach with intentionality



Partnership for Impact



Know Yourself, Grow Your Wealth® (KYGyw) is rooted in the power of partnership to build a radical access ecosystem—one that removes traditional barriers to financial education and delivers personalized, actionable guidance to communities that have been historically underserved.

Through deep collaboration with financial professionals, educational institutions, and mission-aligned organizations, KYGYW creates pathways for individuals to understand themselves and their money, fostering long-term financial confidence and resilience. KYGYW combines education with empathy—meeting learners where they are and guiding them toward greater financial wellbeing, one step at a time.

We cannot express enough gratitude to all the dedicated members of The American College of Financial Services for their mission-driven advocacy to provide radical access to expert-level financial education in the community.

To our sponsors and community partners: your tireless efforts have a profound impact on individuals and communities. With your continued support we can empower individuals with the knowledge and skills they need to make informed financial decisions and pave the way for a more inclusive and equitable financial landscape.

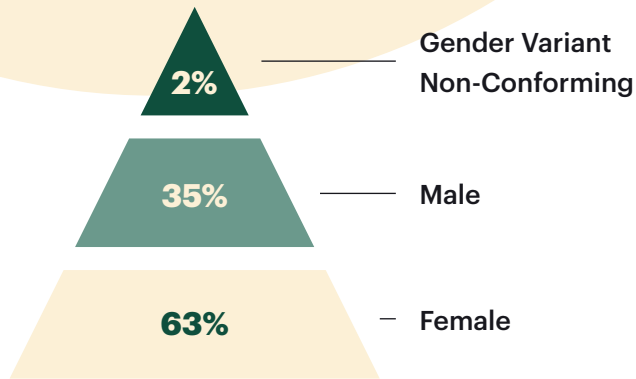
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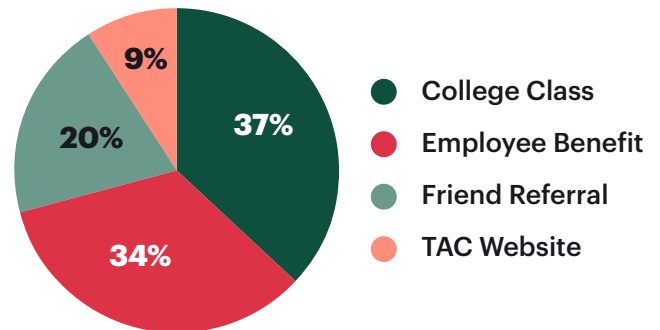
Our Learners



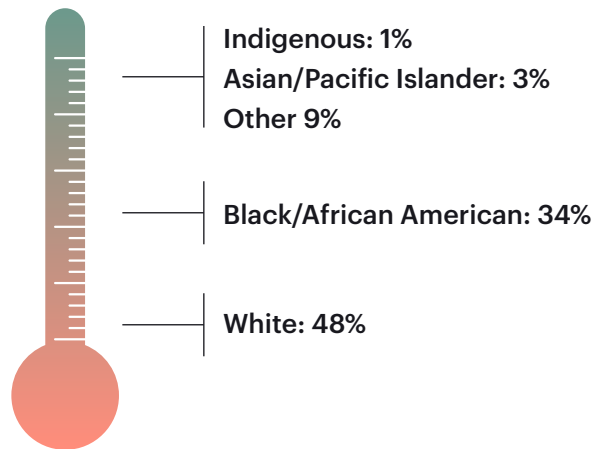
Gender



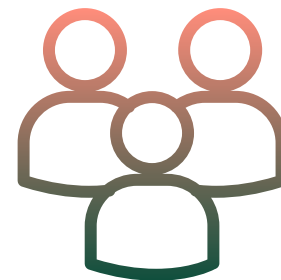
Learner Role



Race

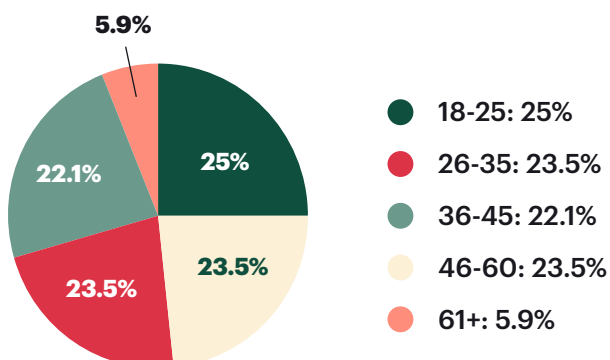


Ethnicity

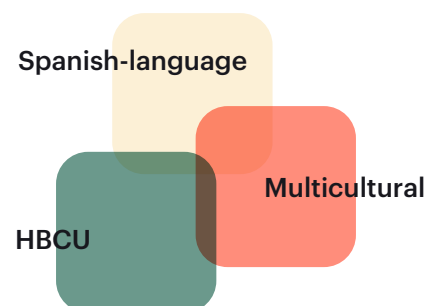


Hispanic: 14%
Non-Hispanic: 86%

Age



Course Versions



Goals, KPIs, & Benchmarks



Driven by our mission, we have five participant-centric goals, and each goal is linked to a key performance indicator (KPI) and a bench mark based on industry standards, evaluated using validated measurements & methodology.

Using pre-, and post-surveys along with learner quotes& feedback, we evaluate our program annually to ensure we are helping our learners **know better, feel better, and do better** with **culturally relevant content** that drives learner **engagement**.

For each goal, you will see the outcome data, a quote, and a rating of Needs Improvement, Meets Benchmark, or Exceeds Benchmark.



Know Better

Expand financial knowledge and skills



Feel Better

Reduce financial stress and anxiety

Do Better

Strengthen financial behaviors



Build Belonging

Ensure cultural relevance and representation

Engage Deeply

Deliver a motivating and transformative experience



Know Better

Expand Financial Knowledge & Skills



We equip learners with relevant, applicable knowledge to build financial understanding and decision-making power.

KPI: Learners demonstrate a statistically significant increase in financial knowledge from pre- to post-assessments.

Quotable

HBCU Version

"I learned so much! The way it broke down each topic made it easy to understand."

—FEMALE COLLEGE STUDENT

Multicultural Version

"I didn't realize how much I didn't know until I took this course. It opened my eyes."

—MALE EMPLOYEE

Spanish-language Version

"This course gave me tools I can use immediately—like understanding credit and budgeting better."

—FEMALE COMMUNITY MEMBER

Benchmark:

10% increase in scores

Results:

+9.7% and +19.9% across all four badges

Status:

Exceeds Benchmark

Feel Better

Reduce Financial Stress & Anxiety



We help learners feel more confident and in control by addressing financial worries with practical, supportive content.

KPI: Learners demonstrate improved financial wellbeing and emotional confidence, including self-rated knowledge and satisfaction.

Benchmark:

10% increase in confidence.
15% increase in satisfaction

Results:

12-18% increase in confidence.
20-25% increase in financial satisfaction across all badges.

Status:

Exceeds Benchmark

Quotable

HBCU Version

"The course helped me see that I'm not alone, and I don't have to feel ashamed about my finances."

—MALE COLLEGE STUDENT

Multicultural Version

"I finally feel like I have a plan and don't just panic every time a bill is due."

—FEMALE EMPLOYEE

Spanish-language Version

"Now I feel more confident instead of scared about money stuff."

—MALE COMMUNITY MEMBER

Do Better

Strengthen Financial Behaviors



We empower learners to take informed action aligned with their financial goals and values.

KPI: Learners demonstrate positive behavior change across three financial domains of saving, borrowing, and retirement.

Quotable

HBCU Version

"I've been taking the steps we talked about—like setting goals and checking my credit."

—MALE COLLEGE STUDENT

Multicultural Version

"Since the course, I've started tracking my spending and actually saving."

—FEMALE EMPLOYEE

Spanish-language Version

"I opened a savings account and made a budget. First time ever!"

—FEMALE CAREGIVER

Benchmark:

Percentage of learners reporting improved behaviors:

+50% saving
+33% borrowing
+25% retirement

Results:

+68% Improved Saving
+47% Improved CC Usage/Payments
+53% Retirement Planning

Status:

Exceeds
Benchmark

Build Belonging

Ensure Cultural Relevance & Representation



We deliver a learning experience that reflects and respects learners' lived realities.

KPI: Achieve a Net Promoter Score (NPS) of 54 or higher, reflecting strong cultural relevance and learner satisfaction.

Benchmark:

NPS +54

Results:

NPS 64

Status:

Exceeds
Benchmark

Quotable

HBCU Version

**"The stories and examples
really reflected what
I've gone through."**

—FEMALE COLLEGE STUDENT

Multicultural Version

**"I appreciated how it talked
about real life—not just
ideal situations."**

—MALE EMPLOYEE

Spanish-language Version

**"It felt like this course
was made for people
like me—finally!"**

—MALE COMMUNITY MEMBER

Engage Deeply

Deliver a Motivating & Transformative Experience



We create a learning environment where learners are inspired to engage, complete, and apply what they learn.

KPI: $\geq 35\%$ of learners complete at least one badge; $\geq 10\%$ complete all four.

Quotable

HBCU Version

**"This was the first time
I finished something like this.
It kept me going!"**

—MALE COLLEGE STUDENT

Multicultural Version

**"The way it was set up made it feel
doable and worth it. I actually looked
forward to each module."**

—FEMALE EMPLOYEE

Spanish-language Version

**"I didn't expect to get emotional,
but this really changed the way I see
myself and my finances."**

—FEMALE CAREGIVER

Benchmark:

$\geq 35\%$ of learners
complete at least
one badge; $\geq 10\%$
complete all four.

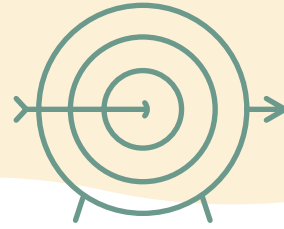
Results:

**35.7% completed
at least one badge.
11.8% complete all
four.**

Status:

**Exceeds
Benchmark**

Insights



Knowledge Gains Are Clear

Learners showed strong increases in financial knowledge, with average scores improving more than 15%

Confidence Improved

Post-course, more learners felt confident in handling emergencies and reaching financial goals.

Behavior Change Is Happening

46% adjusted credit card use; 68% reported saving more or starting to save.

Learners Are Engaged

An NPS of 63 and 65% cultural relevance ratings show high satisfaction and inclusivity.

Community Is Diverse and Committed

KYGYW learners are diverse and motivated—over 30% completed all four badges.

Learn more about the program at
TheAmericanCollege.edu/KYGYW

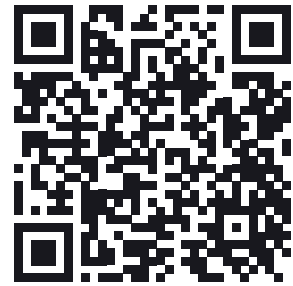




**Know
Yourself,
Grow Your
Wealth®**

**Join the
Movement!**

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You're invited to the
Know Yourself, Grow Your Wealth®
revolutionary financial
empowerment experience!



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