33% of American adults have $0 saved for retirement.¹

In today’s fast-paced consumer society, financial literacy is an essential everyday life skill. It can mean the difference between having the ability to understand and manage the financial landscape, manage limited financial resources and risks effectively, establish security, create opportunities and avoid financial pitfalls. Improving financial literacy can benefit anyone, regardless of age, income or background, but for impoverished communities, the impact can be extremely positive.

Adult learning is different and calls for a different kind of financial literacy education. As a result, programs directed at adult education need to focus on catering to these differences.⁵ Adults also learn more effectively when they are invested in the content and volunteer to be a part of the program.⁶ This is why the programs should also focus on aligning to the daily lives of adults. The FitKit Express™ starts with these critical components of success in mind and helps people make informed choices daily and throughout their lives. The FitKit Express™ offers a powerful tool with the potential to help the poor escape poverty by building savings, growing assets, planning for higher education, and creating wealth.

More than 40% of student loan borrowers are not making payments⁷

Express programs are tailored to the learning styles of adults

Express programs serve as a compelling conversation with the community

Developing an understanding of personal finance is critical for adults who wish to achieve financial security.
FitKit™ Personal Finance Express Program brings financial literacy education to those who stand to benefit the most from economic education in the larger community. It is a condensed, 6-hour version of the original FitKit, is highly customizable, and can be tailored to fit the specific needs of men and women living in poverty or are otherwise at risk thereof. The FitKit Express™ relates mindset, history, and values while teaching skills in a compelling conversation with the community.

**Conversation Topics**
Income and Careers • Pay, Benefits, and Deductions • Taxes • Budgeting
Banks and Banking • Savings and Investments • Credit • Insurance

**FitKit Express™ is tailored to adults, each Conversation features:**

- Presenter’s and Learner’s Guides
- Central Topics
- PowerPoints
- Discussion Slides
- Internet Links
- Central Topic Videos
- Mindset Videos
- Reflection Videos
- Engaging Content
- Additional Resources
- Core and Extension Activities
- Objectives and Essential Questions

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DoughMain Financial Literacy Foundation is a nonprofit dedicated to building a better tomorrow by educating people today, in order to forge a financially literate America.