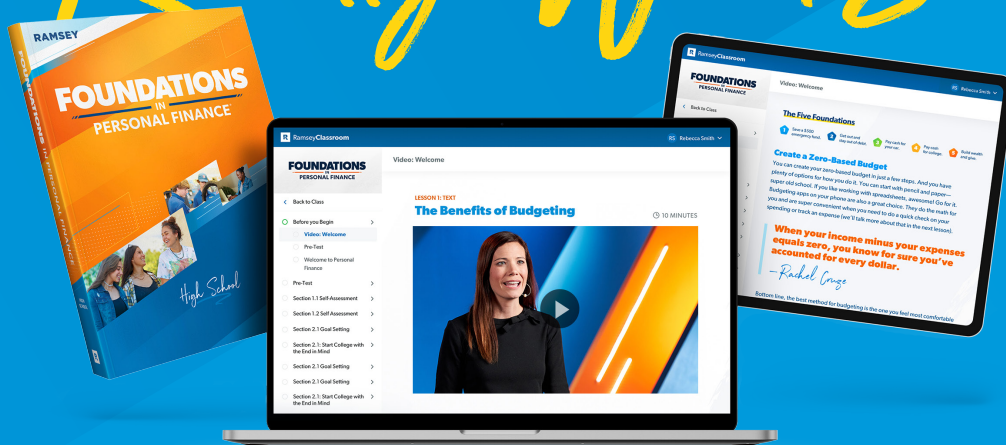


OUR TEST SCORES TELL THE STORY—

THIS CURRICULUM

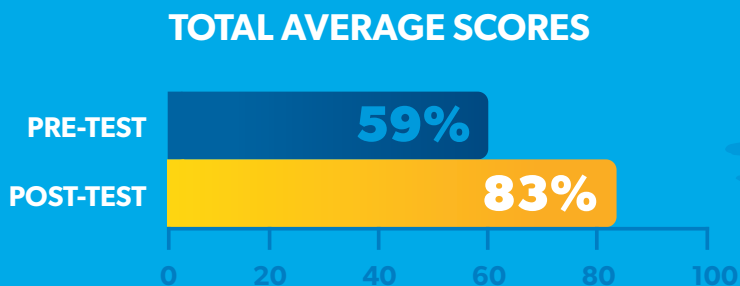
Really Works!



Students who take Ramsey Education's *Foundations in Personal Finance* are equipped with money habits today that will change their lives forever.

How do we know?

Foundations students' test scores jump 24 percentage points on average from pre-test to post-test.



That means they're learning how to:

- ✓ Pay cash for college
- ✓ Save for emergencies
- ✓ Invest wisely

Here's the Big Picture

The *Foundations in Personal Finance* curriculum makes complex money topics easy to understand—and the test scores prove it.



INTRODUCTION
TO PERSONAL
FINANCE

54%

82%

INVESTING AND
RETIREMENT

59%

83%

SAVING
MONEY

61%

81%

THE ROLE OF
INSURANCE

51%

78%

BUDGETING
BASICS

61%

85%

HOUSING AND
REAL ESTATE

63%

85%

CREDIT AND
DEBT

59%

84%

INCOME
AND TAXES

54%

82%

COLLEGE
PLANNING

68%

88%

FINANCIAL
SERVICES

62%

85%

CONSUMER
AWARENESS

65%

86%

GLOBAL
ECONOMICS

51%

77%

CAREER
READINESS

65%

86%



PRE-TEST



POST-TEST

Higher test scores are great—but the best part about teaching *Foundations* is preparing your students to enter the real world with confidence about handling money.



800.781.8914 | ramseysolutions.com/education

Ramsey Education collected the data from 75,000 U.S. high school students' pre-tests and post-tests included in the digital curriculum of *Foundations in Personal Finance*. Before starting a new chapter, students took an assessment (pre-test) about the material they were about to learn. This assessment told the teacher their level of knowledge about and familiarity with the material. After the chapter was completed, the students took the same assessment (post-test) as an evaluation of their understanding of the information in that chapter. Data was pulled from January 1, 2021 to December 31, 2021.