With values like that, it makes perfect sense they’d support Ramsey Education’s Foundations in Personal Finance curriculum. After all, Foundations is known for encouraging students to go against the grain of the world’s widely accepted money habits—which include racking up student loan debt!

In fact, UW agrees with the Ramsey principles so strongly that they’ve decided to sponsor the Foundations curriculum for every high school in the state.

“For years, Wyoming’s education community has recognized a need to provide more financial literacy training to our young people, but filling that need has been problematic,” says Chad Baldwin, the Director of Institutional Communications at UW. “The Foundations curriculum fills that need perfectly.”

The sponsorship allows the University of Wyoming to equip high school students with curriculum that teaches how to live debt-free in the future. Plus, this kind of teaching aligns perfectly with UW’s famously low tuition costs.

“The world needs more Cowboys,” declares the University of Wyoming slogan. Since 1886, UW has been a champion of grit, determination, and the maverick way of life for students hailing from all 50 states and 90 countries.

“Sponsoring the curriculum helps UW fulfill its service mission to the state,” Chad explains. “It connects our high schools with the state’s fine system of higher education and prepares them to take advantage of it. [This sponsorship] will also help the state achieve its ambition of having more of our citizens complete postsecondary degrees and credentials.”
Ramsey Education recently talked with Chad to learn more about the University of Wyoming, their philosophy, and their decision to sponsor the *Foundations* curriculum.

**Ramsey Education:** Tell us about the student population at the University of Wyoming. How many students do you have? What type of student succeeds at UW?

**Chad Baldwin:** Our fall 2018 enrollment was 12,450. And our student-to-faculty ratio is 15:1. We accept students from all areas and backgrounds: first-time students, transfer students, nontraditional students and online students. Students who enjoy adventure generally find it here, in their academic work and in our outdoor opportunities.

**Ramsey Education:** You’ve got a bold website, and you’re redefining the word cowboy. Tell us what it means to be a Wyoming Cowboy.

**Chad Baldwin:** A UW Cowboy isn’t what you are, but who you are. It’s UW’s shared spirit of curiosity and adventure, of the underdog and the trailblazer. Our Cowboys come from all genders, backgrounds, colors and ethnicities. They possess unwavering integrity, unyielding courage, fearless authenticity and independence, unshakable determination, unbendable optimism and wonder. They want to change the world for good.

**Ramsey Education:** You represent a real departure from the norm in higher education—astronomical tuition costs and excessive student debt. Why has UW chosen such a different approach?

**Chad Baldwin:** “As nearly free as possible” is a mandate in our state constitution for in-state students to attend UW. But beyond that requirement, it’s important for us to make quality higher education as accessible as possible to all of the people of our state in order to fulfill our land-grant mission. And our state elected officials are very generous in support of the university, with an expectation that we will make affordability and accessibility priorities. For nonresidents, we may not be “as nearly free as possible,” but we’re still very affordable, and attracting students from all over the world benefits all of our students and our state.

**Ramsey Education:** How have you seen your low tuition costs affect the lives of students and communities?

**Chad Baldwin:** Low tuition makes it possible for a majority of our students to graduate with no student debt. That’s almost unheard of in today’s day and age. It gives our graduates an opportunity to do things with their lives that they otherwise would be unable to do. Additionally, our low tuition makes it possible for many families to afford higher education who otherwise could not. Lifting the educational level of our state is important to Wyoming’s economic future.

**Ramsey Education:** You mentioned that students come from all over the country and beyond to attend UW. What’s your approach to out-of-state tuition?

**Chad Baldwin:** Our nonresident tuition is among the lowest in the country, and more and more people around the nation are recognizing the tremendous value of a UW education. Already, there are students from some states who pay less to attend UW than they would pay to attend some of their home-state institutions.

**Ramsey Education:** As you looked at options to improve financial literacy in Wyoming high schools, what set the *Foundations* curriculum apart from your other choices?

**Chad Baldwin:** The concepts of avoiding debt, exercising self-discipline to achieve goals, and giving back to communities are principles to which everyone aspires. This curriculum provides concrete information on how to apply these principles.

**Ramsey Education:** What impact do you expect this sponsorship to have on students?

**Chad Baldwin:** It will help them make good decisions so they can achieve their post-high school ambitions and make responsible financial choices throughout their lives.

**Ramsey Education:** Is there anything else you’d like to share?

**Chad Baldwin:** People across Wyoming are excited about and grateful for the university’s sponsorship of the Ramsey curriculum.

**Ramsey Education:** We’re so excited too. A huge thanks to UW for stepping up and investing in the future of Wyoming students!