

Create an Impactful Message

An important element in speaking up about the importance of financial education is understanding your audience. Different groups and individuals will have different priorities and reasons for caring about financial education. From evidence you have gathered in the stakeholder analysis, you can craft a tailored message that will make a lasting impression.

A good message is critical in influencing others. The message should appeal to the heart, the head, and the hands.



Heart. An appeal to the heart gets at why your audience should care about financial literacy and financial education. You can provide evidence on low levels of financial literacy and how financial education can improve money management.



Head. An appeal to the head relates to what your audience can change. As a policy maker or as a parent, they have the power to make changes in their community. You can provide examples of what other states or districts have done to advance financial education.



Hands. An appeal to the hands relates to what your audience can do to make change possible. This includes what you are asking your audience to do. If your audience is a district school board member, you might ask for a required course in financial education. If you are appealing to parents, you could ask for them to speak to their children about personal finance or ask the principal to include a personal finance course.



Tool: Writing a Brief (example)

Section 1: What is the problem and how can it be changed?

- Include your overall goal or objective.
- Show evidence that low financial literacy levels are a problem for young people and the community.

Section 2: Why is change important?

- Show the need
- Include research on the positive impact financial education has on student knowledge and behavior.

Section 3: What is being done currently and what else can be done to achieve the goal?

- Include information about the financial education courses that are currently being offered.
- Consider whether professional development on personal finance instruction is or could be offered to teachers.
- Include an outline of how you would like financial education to be incorporated (e.g. offered as an elective, required, included within standards)

Section 4: What are the specific actions that stakeholders or groups can take?

- This section will vary depending on your audience.
- Consider their influence. If you are preparing a message to a policy maker consider policy change. If you are presenting to parents, consider asking them to start talking to more teachers and attend local town hall or school board meetings.

Resources

- The [Mental Health Innovation Network](#) is a site that promotes mental health and advocacy. Included within the site is a tool on [how to write a policy brief](#), which can be adapted for financial education.
- The [Writing Center](#) of the University of North Carolina at Chapel Hill provides information on writing effective [policy briefs](#).
- [GFLEC](#) has published numerous [policy briefs](#) on financial literacy that can be used as examples.
- [Research to Action](#) is a website for individuals in development research. The site provides a resource for individuals to understand [how to plan, write, and communicate an effective policy brief](#).



Tool: Writing a Proposal (example)

Introduction

- Problem/challenge
- Why does it matter?
- Stakeholders
- Show the Need
 - Current state

Action plan

- Project goals (future state)
- Project tasks
- Project timeline

Outcome/results

- Metrics/performance indicators
- Long-term impact

Other

- Budget
- Reporting
- Capabilities
- Bill draft

Resources

- [NextGen Personal Finance](#) is a site for teaching in financial education. The site offers various advocacy tools including an example [proposal](#) for financial education.
- UMass Amherst [Basic Components of a Proposal](#) has a short structure for a proposal including key questions to answer in each section
- Want to keep it short and sweet? Check out this [short proposal template](#) by [Project Proposal](#) or this [“5 Key Elements of Winning Business Proposals”](#) article written by [the balance small business](#).



Tool: Preparing a Pitch

A pitch is a great way to optimally present your case and increase awareness when you only have a minute or so to explain why financial education is important.

Explain why not teaching high school students about personal finance is a problem and why your goal (e.g. a required financial education course) is important. You can make a personal appeal to your audience by asking about their personal experience. This could include asking a policy maker if they wish they had an opportunity to take personal finance in school or if financial literacy has impacted their own life and financial decisions.

End by describing specific actions that a group or individual can take to help. These may be simple actions such as signing a petition or liking posts on social media.

Here is a guide on how to structure your pitch:

Intro	I am a teacher at School XYZ. I teach Math. Is there a subject you wished to learn in school?
What	Financial education is at a critical tipping point.
Why	Our state currently has no standards or requirements for graduation around financial education and our state grade is currently a "C" according to research.
How	We propose: 1. building a task force 2. reviewing current standards 3. reviewing our proposal 4. creating/submitting a bill (brief or proposal)

Resources

- Testimonies given by Dr. Lusardi, the founder of [GFLEC](#), provide great examples for developing an effective message. Check out her [testimony](#) before the U.S. Department of Labor on what individuals need to know to make informed decisions or her [testimony](#) to the Subcommittee on Children and Families about the importance of financial literacy.
- Check out the article "[Is Your Pitch Structured Effectively?](#)" published by the organization Spoken With Authority guide.



Tool: Preparing a Pitch (example)

“Financial literacy is a monumental issue. People don’t want to worry about money and their financial security. They want to pursue their dreams. But many don’t have the financial literacy they need to make that happen. Financial education is the path to financial literacy. It is the learning process that introduces—and deepens—the knowledge needed to manage personal finances. Simply put, financial education is a pathway to the future, the avenue through which people can achieve their dreams. As members of the School Board you have a unique opportunity to prepare independent adults who can contribute to society. By approving a one-semester personal finance graduation requirement you are ensuring that our students leave high school with knowledge that will help them attain a financially secure future. When individuals make smart financial decisions, they benefit for the rest of their lives.”