



Financial Literacy Fact Sheet

Visa believes the most important financial tool is not a product – it is knowledge. That is why for over a decade Visa has been developing financial literacy programs that teach individuals how to spend, save and budget responsibly. Supporting financial literacy is good for our business and the right thing to do.

Our free financial literacy programs are global in reach and scope. We have invested millions of dollars in these initiatives and will continue to develop engaging, effective and relevant tools to teach people of all ages the fundamentals of money management. Visa has an ambitious plan to share its financial literacy programs with 10 million people around the world by May 1, 2013. We are well on the way toward meeting that goal.

- Visa runs a global financial literacy initiative that is localized across more than 20 countries, allowing us to customize each program based on cultural standards, level of economic development, educational needs, government priorities and target audiences. We work extensively with third-party partners (governments, schools, banks, NGOs) to improve the reach and impact of our educational programs.
- Harnessing the popularity of the world's most popular sport, Visa has worked with FIFA to create "Financial Soccer," a fast paced educational video game. Being rolled out in over a dozen countries in advance of the 2010 World Cup, this multi-lingual game entertains while it teaches the fundamentals of finance.
- In the United States, Visa launched its first financial literacy effort in 1995. Today, the program websites receive more than 1 million page views each month and hundreds of thousands of pieces of free materials have been distributed. The "Practical Money Skills for Life" (www.practicalmoneyskills.com) and "What's My Score" (www.whatsmyscore.org) programs have been used by millions of parents, teachers, students and consumers to learn how to manage their money wisely.
- Working with the NFL, Visa promotes financial literacy in high schools throughout the U.S. with "Financial Football," a personal finance video game. Since 2006, Visa has reached agreements with 23 state governments to distribute Financial Football at no cost to every high school in those states (nearly 12,000 high schools so far).
- Visa has partnered with several businesses to launch a unique employer-based financial literacy program to help workers with money management. As part of this, Visa launched a program with McDonald's to provide personal finance education to 500,000 of the restaurant chain's employees, the largest program of its kind in the United States.
- Each year Visa partners with the Federal Reserve Bank of Chicago to hold the Financial Literacy & Education Summit. This Summit convenes international leaders in finance and education to discuss a variety of topics, including showcasing best practices that can be applied to ensure that consumers of all ages have the necessary tools and resources to make wise financial decisions.
- In South Africa, we commissioned an industrial theater show that builds on the African storytelling tradition to show that bank accounts are for everybody. Specially trained theater

groups have taken the show to community centers, schools and universities across the country. It explains fundamental financial literacy messages such as how to open a bank account and why it is important to stay within your budget.

- The "Choices & Decisions - Taking Charge of your Financial Life" program in Canada offers an in-class resource used by educators across the country to help students and young adults set financial goals, develop budgets, identify how and when to use credit, and the basics of the banking system. Available free to teachers, Choices & Decisions includes practical, ready-to-use lesson plans designed by educators for use in the classroom.
- In Latin America, we operate Finanzas Practicas (www.finanzaspracticas.com) the first comprehensive personal financial management program in the region. Initially introduced in 2005 in Brazil and Mexico, and subsequently the regional and Colombia versions in 2007, our online program serves as a complete, easy-to-use guide for consumers who want to learn more about personal finance.
- MyMoneySkills (www.MyMoneySkills.com) is our financial literacy program in Asia Pacific. Introduced in 2002, this online program offers six modular topics that cover the most relevant information needed to meet the daily financial needs of people of all ages. This online resource is available in English, Korean, Thai, Japanese, Bahasa Indonesia, Malay, Hindi, and Chinese.