

Visa's Financial Literacy Program

As a core tenant of Visa Inc.'s Corporate Responsibility program, our award-winning financial literacy efforts continue to expand in scope, reach and quality.

Overview

Visa Inc.'s financial literacy initiative was created in 1995 and has grown into a robust, multi-faceted program used by parents, teachers, students and consumers of all ages around the globe. A key principle of Visa's program is to consistently develop innovative channels to help people effectively learn the fundamentals of personal finance.

A recent case study by Wells Fargo in partnership with Visa shows that early financial education has a dramatic impact on consumers' behavior. Young adults receiving their first credit cards who completed an online education program showed a 51.2 percent improvement in bankruptcy rates. Participants also had 20 percent lower revolving balances, were 45.1 percent less likely to have past due accounts by 60 days and were 22.8 percent less likely to have late fees on accounts than those who didn't take the lessons. These statistics point to more responsible credit use among this group overall.

Providing interactive resources to help educate parents and consumers, as well as a robust classroom curriculum, is the cornerstone of our flagship Practical Money Skills for Life program. Among the most popular components of the program are the educational video games Financial Football and Financial Soccer.



Practical Money Skills for Life is extremely popular among teachers, who value the free, engaging lesson plans that are mapped to state standards. These same teachers have given the program several awards, including the State Gold Award from the California

Teachers' Association, the Missouri NEA Horace Mann Friend of Education Award, and the Friend of Education Award from the Texas State Teachers' Association, which honored Visa for our "[O]utstanding contributions toward improving education in Texas."



The What's My Score program enables college students and young adults to learn important information about credit scoring, loans, renting an apartment and other relevant subjects.



Social media channels play a crucial role in engaging consumers in personal finance. Visa runs two Facebook fan pages, a YouTube channel, a Twitter account, a weekly iTunes podcast and a blog on the *Huffington Post* website — all focused on financial literacy.



Efforts in partnership with government officials include an annual Financial Literacy & Education Summit with the Federal Reserve Bank of Chicago, and the adoption of Financial Football in collaboration with 33 state governments and the District of Columbia.

Visa's financial literacy program also reaches nearly 70,000 teachers each month through an eNewsletter, while the syndicated Practical Money Matters weekly column runs in over 500 newspapers.

Program Reach

Visa's financial literacy programs are being used in more than 30 countries. Our program websites receive more than 1 million page views each month. This number continues to grow at a steady rate, as we continually increase the quality of our content and actively promote usage.



Visa remains on track to meet our redoubled pledge made at the Clinton Global Initiative Conference to reach 20 million people worldwide with our financial literacy program by May 1, 2013. To date, we have reached 16 million people as we work towards this goal and we continue to add 1 million more each quarter.

Global Programs

Visa teamed up with Marvel this year to develop an exciting comic book that teaches kids personal finance skills. In *Saving the Day*, Spider-Man and the Avengers team up to defeat the villain Mole Man and his evil army while learning important financial skills.



Available in 8 languages in countries around the globe, the action-packed comic features a budgeting worksheet, finance terms and more.



Harnessing the power of the world's most popular sport, Financial Soccer was launched at the Clinton Global Initiative Conference and has been used over 2 million times to date. The game has been localized and translated into 10 languages and has rolled out in over 30 countries. The successful rollout of Financial Soccer was followed by the next-generation version of our well-received NFL-themed Financial Football video game.



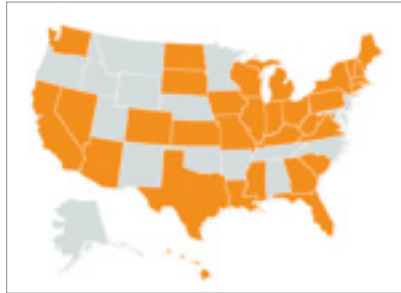
New Orleans Saints' quarterback Drew Brees helped Visa unveil Financial Football 2.0, the fast-paced, interactive game that is available online and as a free app for iPhones and iPads on iTunes.

To provide elementary school children with foundational personal finance skills, Visa introduced two new educational video games in April. Peter Pig's Money Counter teaches kids to count coins, while Money Metropolis helps them learn about saving for a goal. Both games can be played online, with Peter Pig also available for Android phones and tablets.



Partnering with Policymakers

Visa's Financial Football video game has been enthusiastically embraced by state government officials. Already, 33 state governments and the District of Columbia have endorsed the game and distributed free copies to every high and middle schools in those states—over 15,000 schools so far.



Visa co-hosted the fifth annual Financial Literacy & Education Summit with the Federal Reserve Bank of Chicago on April 4, 2011.

The live Summit, themed “The Role of Government in Financial Literacy,” was broadcast on C-SPAN and the live webcast has been viewed by thousands of financial literacy leaders around the world.



Featured speakers and panelists included Byron H. Pollitt, Chief Financial Officer of Visa Inc.; Maria Bartiromo, Anchor at CNBC; John Rogers Jr., Chairman, Chief Executive Officer and Chief Investment Office of Ariel Investments; Rosie Rios, Treasurer of the United States, United States Department of the Treasury; and Ian H. Solomon, United States Executive Director of The World Bank.

The next Summit, themed “International Solutions to Improving Financial Literacy,” will be held in Chicago on April 23, 2012.

Communication

Media interest in financial literacy continues to grow and Visa has been prominently featured in many stories. Media coverage has included articles on NFL Financial Football in FoxSports.com, The Washington Post, The Chicago Tribune, The Detroit Free Press, The Indianapolis Star, The Miami Herald, The Times Picayune, and The Seattle Times.



The Financial Soccer game has earned substantial coverage from several media outlets including a profile piece in Kiplinger's Personal Finance Magazine. Globally, the Financial Soccer game has earned substantial coverage in everything from Brazil's Diário do Comércio newspaper to the TV Azteca network in Mexico. Canada's National Post singled out for praise the relaunch of our local financial literacy website there.

Visa's weekly Practical Money Matters newspaper column runs in over 500 community papers throughout the U.S. in both Spanish and English, as well as on the popular Huffington Post website. Visa has also developed a companion syndicated radio series. The 1-minute segments are being aired on radio stations across the country, and are available as free podcasts on iTunes.

Another of our direct communications channels, the Practical Money Skills monthly newsletter, has nearly 70,000 subscribers and provides educators with timely articles, tips and curriculum updates.

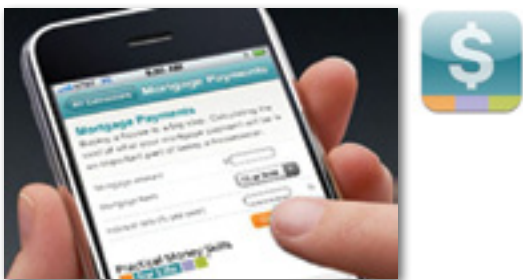
Social Media

Fully utilizing social media channels is a high priority for Visa and financial literacy provides us a strong platform for this effort. Our social media channels include



Facebook, Twitter and YouTube. Our personal finance channel on YouTube is being updated with new videos continually, including those created by Sal Khan, founder of the Khan Academy and a well-known creator of educational videos on the Internet. Practical Money Skills' Facebook page targets consumers and educators interested in improving their personal finance knowledge.

Additionally, Practical Money Skills has a Twitter page called PracticalMoney that features tweets about personal finance and drives followers to content on our websites.



Knowing that the screen of choice for many today is their mobile phone, we launched free, Financial Football iPhone and iPad apps in September 2010. Prior to that, a suite of financial calculators, available as a free iPhone app through iTunes, was unveiled in April 2010. The calculators are also available on the Practical Money Skills website.

Partnering with Clients

Providing our financial literacy expertise to Visa clients is one of the unique value propositions our program offers. Over 250 banks and credit unions have cobranded Visa's financial literacy sites and use our content to power their own efforts.



The cobranded initiative with McDonald's remains the largest U.S. employer-based financial literacy program, and since inception in December 2008, over 850,000 of their restaurant workers have been reached. Other

workplace programs have been launched for employees of Dominos Pizza and the City of Chicago.

Next Steps

Visa's financial literacy programs will continue growing to meet the needs of our clients and their cardholders around the world. We remain committed to helping consumers manage their money successfully by partnering with clients and third parties to deliver compelling financial materials to those who need it the most.

Resources

Practical Money Skills

www.practicalmoneyskills.com

What's My Score

www.whatsmyscore.org

Financial Football

www.practicalmoneyskills.com/football

Financial Soccer

www.financialsoccer.com

Financial Literacy & Education Summit 2011

www.practicalmoneyskills.com/summit2011

McDonald's

www.practicalmoneyskills.com/mcdonalds

Facebook

www.facebook.com/PracticalMoneySkills
www.facebook.com/WhatsMyScore

Twitter

www.twitter.com/PracticalMoney

YouTube

www.youtube.com/pmsfi