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401(kids)

Personal Financial Planning for Children Grades Five through Eight

Goals and Objectives

Project Mission: Ernst & Young LLP wishes to partner with public and private entities to provide financial planning education to 5th through 8th graders in our public schools.

Objectives

- To ensure that American school children have an opportunity to learn basic financial planning concepts.
- To support and enhance the Administration's initiatives as to:
    1. **Education** - Ernst & Young will partner with the U.S. Department of Education on its American Goes Back to School program and the Partnership For Family Involvement in Education.
    2. **Computer Technology** - As part of 401(kids), we will develop an Internet site to enhance educational use of computers.
    3. **Empowerment Zones** - 401(kids) will be launched as a pilot program in a designated community empowerment zone.
    4. **Community Outreach** - Ernst & Young is committed to the idea of good corporate citizenship, and wishes to increase its involvement in supporting communities throughout the United States (inner-city, suburban, and rural), focusing on economically disadvantaged areas.
- A *pro bono* effort, 401(kids) will provide tools and programs to assist the education community in enhancing some basic skills, including:
    1. Math skills
    2. Financial Planning Skills
    3. Decision Making (logic) Skills
    4. Reading Skills

Program Outline

We envision a three-fold program:

1. **Phase One: Internet Web Site Development** - This web site will center around an interactive financial planning "game" roughly based on the five-step process we use in educating adults: assessment, goal setting, strategy setting, implementation, review/adjust. The game will use an "intelligent agent" (e.g., an action figure or other guide) to pilot the children through the game. Topics integrated into the game will be:
    - Income
    - Spending

- Saving
- Investing
- Debt
- Risk
- Long/short term planning

Concepts covered will include:

- Compounding
- Inflation
- Measuring progress
- Asset allocation
- Setting priorities

We believe that children will learn or reinforce math concepts taught in the classroom through:

- performing calculations,
- working with formulas,
- interpreting and acting on results,
- working with numbers and percents and unknowns.

This web site will also contain information on financial planning including ideas, quizzes and tips that children can read and learn from. It will be linked to other educational web sites. As children use the 401(kids) site, they will have direct and easy access to other information and will be learning to use the Internet as a research and leaning tool.

We plan to create materials for distribution to math teachers to assist them in assisting the children as they use the web site. Potentially, use of the 401(kids) web site can be integrated into classroom activities. A financial planning curriculum could be worked into the math curriculum that would have ideas for teachers and assignments they could give their students.

We would hope to be able to partner with the education community to integrate financial planning into the life of the school.

2. **Phase Two: Financial Planning Goes to School** - We would like to send Ernst & Young financial planners into the public schools to talk with the children about financial planning basics, to motivate them to become good savers and good spenders, and to understand the uses and value of money. Alternatively, we could develop a financial planning curriculum for the teachers' use, as appropriate to the needs of the school district.
3. **Phase Three: Link to the PTA's** - We would like to have our financial planners work through the PTA's to assist parents in assisting their children in becoming financially responsible adults. Phase Three could occur simultaneously with the second phase.

Partnership Efforts

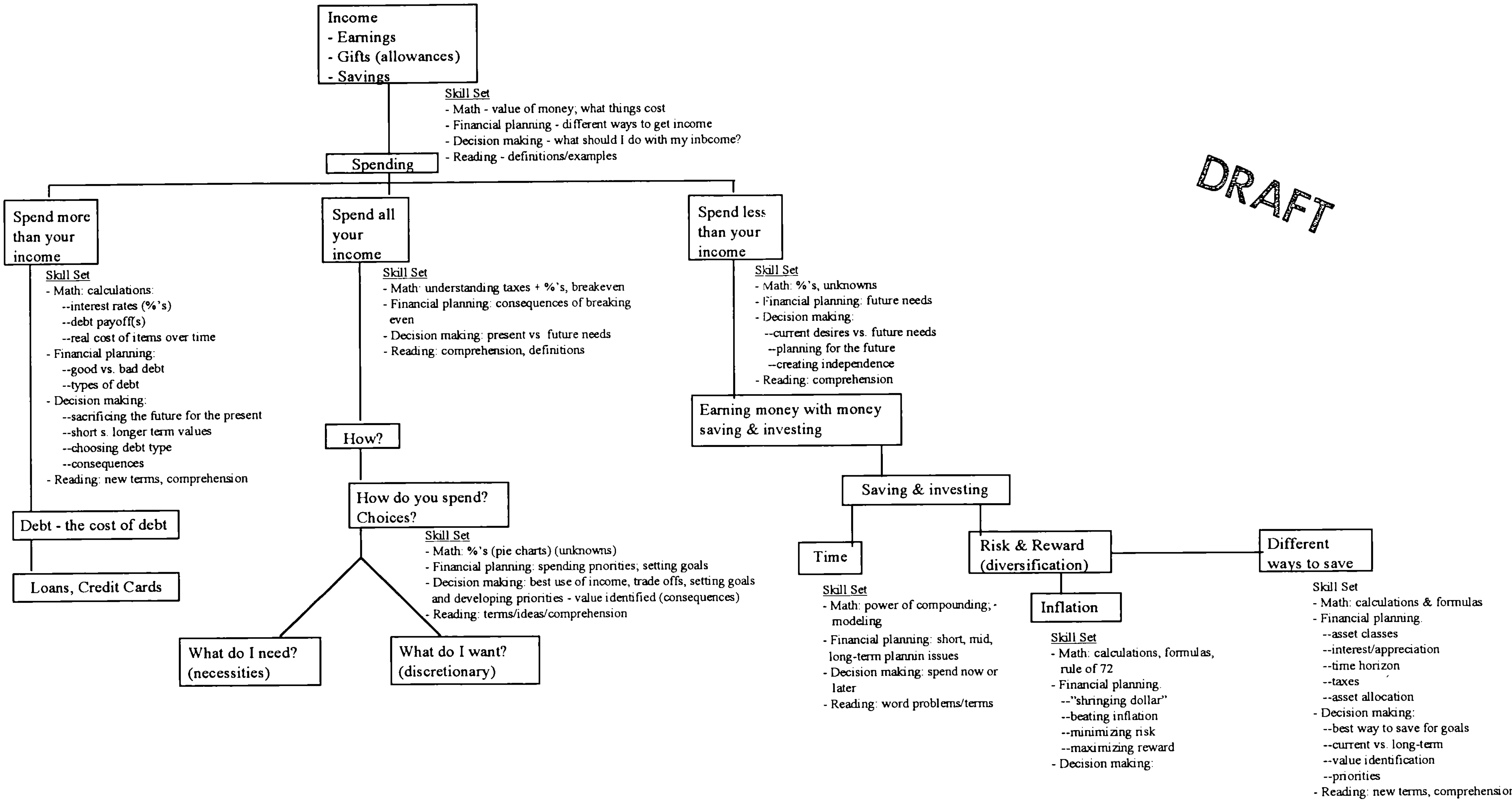
We are seeking a partnership with the National College of Teachers of Mathematics (NCTM) and the National Association of Elementary School Principals to ensure that:

- as we develop our vision we are aligned with the national math standards,
- what is created will be geared appropriately to the children,
- the 401(kids) web site and all other materials will be truly helpful tools to the teachers.

We seek professional expert assistance in transferring our adult education approach to meet the children's needs and expectations.

We are currently working with, among others, the U.S. Department of Education and *Save for America*, to help turn motivation into action. We are seeking corporate partners as well to assist in developing the 401(kids) web site and ancillary materials.

Ernst & Young is fully committed to this project in terms of financial support and personnel involvement.


Income
- Earnings
- Gifts (allowances)
- Savings
Skill Set
- Math - value of money; what things cost
- Financial planning - different ways to get income
- Decision making - what should I do with my inbcome?
- Reading - definitions/examples
Spending
DRAFT
Spend more than your income
Skill Set
- Math: calculations:
--interest rates (%'s)
--debt payoff(s)
--real cost of items over time
- Financial planning:
--good vs. bad debt
--types of debt
- Decision making:
--sacrificing the future for the present
--short s. longer term values
--choosing debt type
--consequences
- Reading: new terms, comprehension
Debt - the cost of debt
Loans, Credit Cards
Spend all your income
Skill Set
- Math: understanding taxes + %'s, breakeven
- Financial planning: consequences of breaking even
- Decision making: present vs future needs
- Reading: comprehension, definitions
How?
How do you spend? Choices?
Skill Set
- Math: %'s (pie charts) (unknowns)
- Financial planning: spending priorities; setting goals
- Decision making: best use of income, trade offs, setting goals and developing priorities - value identified (consequences)
- Reading: terms/ideas/comprehension
What do I need? (necessities)
What do I want? (discretionary)
Spend less than your income
Skill Set
- Math: %'s, unknowns
- Financial planning: future needs
- Decision making:
--current desires vs. future needs
--planning for the future
--creating independence
- Reading: comprehension
Earning money with money saving & investing
Saving & investing
Time
Skill Set
- Math: power of compounding; - modeling
- Financial planning: short, mid, long-term plannin issues
- Decision making: spend now or later
- Reading: word problems/terms
Risk & Reward (diversification)
Inflation
Skill Set
- Math: calculations, formulas, rule of 72
- Financial planning:
--"shringing dollar"
--beating inflation
--minimizing risk
--maximizing reward
- Decision making:
Different ways to save
Skill Set
- Math: calculations & formulas
- Financial planning:
--asset classes
--interest/appreciation
--time horizon
--taxes
--asset allocation
- Decision making:
--best way to save for goals
--current vs. long-term
--value identification
--priorities
- Reading: new terms, comprehension

- The fastest growing "Big Six" professional services firm, Ernst & Young audits more of the *Fortune 500* corporations than any of its competitors. The firm also has one of the largest fee-only financial counseling practices in the country.

- Ernst & Young has offices across the country and is committed to becoming more involved in the communities it serves. *401(kids)* is part of this vision.

- *401(kids)* will provide financial education to children, especially the economically disadvantaged. *401(kids)* will employ a number of tactics to reach children, including: an Internet web-site with interactive educational games, in-school workshops, Big Brother/Sister initiatives, and PTA "Train the Trainer" sessions.

- Ernst & Young is launching *401(kids)* on a *pro bono* basis and will not seek payment for services or products in relation to this project.

- Initially, the program will be targeted to 6th-9th graders. Ernst & Young has targeted this age group in part because of the Third International Math & Science Study, which compared our 8th graders' math skills with those of students from around the world, and found our children's skills lacking.

- Ernst & Young will work with *Save for America*, a non-profit group that works with children in more than 5,000 schools nationwide. *Save for America* will work with banks to provide vehicles for savings, while *401(kids)* will supply the awareness and education necessary to motivate children to take advantage of savings opportunities. *Save for America* is already working with the National Association of Elementary School Principals.

- The program is in its infancy and Ernst & Young is looking to partner with other forward-looking organizations in the education marketplace, particularly companies with experience providing children's education over the Internet or software. Potential partners include Sylvan Learning Systems, Jostens, Crayola, Sega, Nintendo, Sony, and Microsoft.

- *401(kids)* compliments two of the Administration's most important goals: improving educational standards and increasing access to the Internet. *401(kids)* will provide children with math skills in the context of financial planning, and will ensure that when children log-on to the Internet there are educational tools available.

- Last week Ernst & Young met with Terry Peterson at the Department of Education. As a result of that meeting, Ernst & Young has committed to participating in this Fall's *America Goes Back to School* program, and will partner with the Department on its *Partnership for Family Involvement in Education* and *401(kids)* on an on-going basis.

- Ernst & Young is looking for the Administration's support and endorsement of *401(kids)*, specifically assistance in recruiting companies to help develop the program. The firm is also interested in participating in the upcoming White House Internet Summit.

Jay E. Rosenblum, Manager
East/Great Lakes Large Employee Group Services

Jay Rosenblum is a Manager in Ernst & Young's East/Great Lakes Large Employee Group Services practice. A lawyer, Jay joined the firm in 1996. From 1994 to 1996, Jay served in the United States Department of Labor as Special Assistant to the Assistant Secretary for Pension and Welfare Benefits -- the agency responsible for the administration of the federal law regulating private employer-provided pension and welfare plans. Jay's duties at the Department of Labor included monitoring the direction of the Pension and Welfare Benefits Administration's key policy initiatives and coordinating the Administration's national education campaign on savings and retirement planning. He also served as a Special Assistant to the Secretary of Labor in 1993, and as an Attorney-Advisor in the Office of Counsel to the President in 1996.

Since joining the firm, Jay has been involved in several employee financial education programs for large companies, including John Deere and Kimberly-Clark, and helped design, and administer a financial planning and education program for Monsanto Co. He has also appeared on national television and radio on personal finance and tax issues.

Jay graduated from Tufts University in 1988, and earned his JD with honors from the George Washington University National Law Center in 1993. After law school he spent a year clerking for the Honorable Judith W. Rogers of the United States Court of Appeals for the District of Columbia Circuit.

Jay lives with his wife and two year-old son in Bethesda, MD.

Education

BA, Tufts University (1988)
JD, The George Washington University National Law Center (1993)

Associations and Related Activities

American Bar Association
Association of Private Pension and Welfare Plans
District of Columbia Bar
Maryland State Bar
Profit Sharing/401(k) Council of America

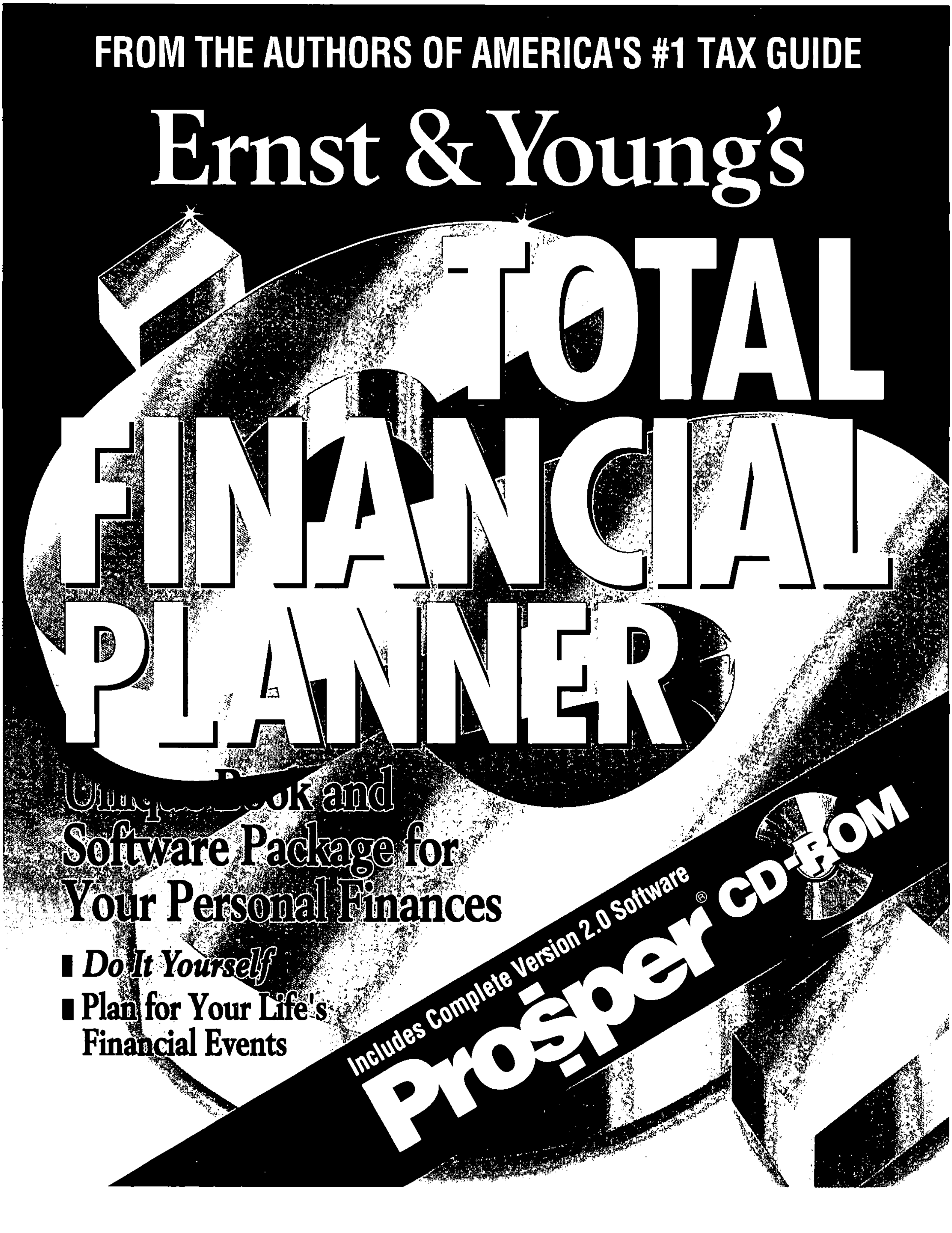
Jacqueline Hornstein, Ph.D.
Director, Personal Financial Counseling Marketing

Jackie is a member of the firm's National Tax Personal Financial Counseling Practice. Her responsibilities include the development and execution of state-of-art presentations, educational, and marketing materials. She is involved in writing, editing, and designing the materials that support the employee financial education aspect of the practice.

Jackie has ten years of experience in writing, editing, and designing client-ready documents and presentations in the areas of financial public relations and employee benefits. Her past assignments have included designing, writing, and facilitating presentation skills and writing training.

Jackie also has ten years of experience as an educator.

Jackie holds a B.A. in English from Alfred University, and an M.A. and Ph.D. in English from New York University.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What the IRS Doesn't Tell You, Ernst & Young Does

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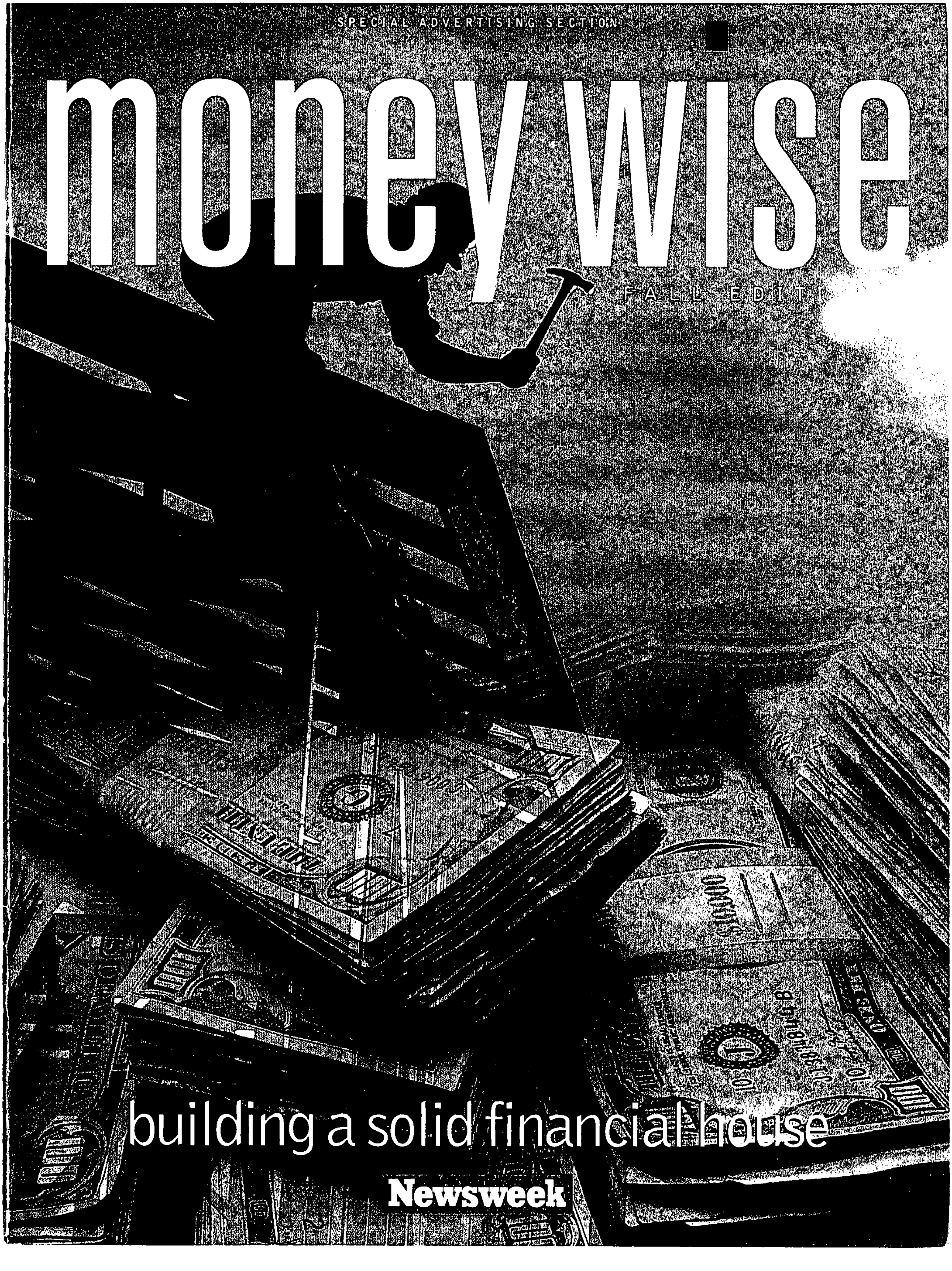
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FALL EDITI
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401(kids)

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WHAT'S INSIDE

Understanding *Personal* Finances

ERNST & YOUNG LLP

FALL

Taxing Questions

Q **I contribute to my employer's 401(k) plan. Will I have to pay income taxes on the money I contribute?**

A **Eventually, but not right away. The pre-tax contributions you make to your 401(k) plan and whatever matching contributions your employer may make are not included in your taxable wages.**

In 1996, you can contribute as much as $9,500, depending on your company's plan and your salary.

When you retire and begin to make withdrawals from the plan, however, the money you invested, any employer contributions, and the income you earned will be subject to tax.

Customizing Your Employee Benefits

In the last 10 years, most companies have replaced the one-size-fits-all approach to employee benefits with a menu of options. But with extra choice comes extra responsibility. It's now up to you to keep on top of your plan and make sure your benefits meet your family's changing needs.

Life events like marriage, the birth of a baby, or a new job for your spouse are signals that it may be time to fine-tune your employee benefits. By reviewing and updating your benefits, you'll protect your family's financial health, and you could save money.

When it's re-enrollment time, think about the following:

◆ **Should you sign up for traditional health insurance or switch to an HMO?** It depends on your personal situation. If you plan to have a baby or need expensive surgery, you could save money by choosing the plan most suitable to your upcoming needs, even if the premiums are higher.

IMAGE PROVIDED BY © 1994 PHOTODISC, INC

Use your benefits to safeguard your family.

◆ **Should you put money in a flexible spending account (FSA)?** Yes! Flexible spending accounts let you set aside up to $5,000 annually for dependent care and up to your company's predetermined limit for medical costs like copayments and deductibles. In most states, money you put aside in an FSA is sheltered from state taxes, too, making it a great bargain. But make sure you plan your contributions carefully. Any unused amount is lost at the end of the year.

◆ **Should you sign up for supplemental disability insurance?** Go for it. For most of our working lives, our chances of being disabled are much greater than our chances of dying. It would be hard to beat the price of disability insurance you buy through your employer, so try to cover at least 60 percent of your income. If you pay premiums with after-tax dollars (a few plans permit this), you will receive your benefits tax-free if you become disabled.

◆ **Should you increase your contribution to your 401(k) savings plan?** Yes! Tax-sheltered, tax-deferred 401(k) plans are an excellent deal. Once you have saved enough to cover your short-term needs and emergencies, you should strive to invest the most you can afford in your 401(k). Even if you increase your contribution by 1 percent every year, you'll go far in making your retirement easier.

Employee benefit plans vary from company to company. Your job is to do your best to understand the plan where you work and use it to stretch your income and protect yourself and your family.

Employee Benefit News

September 1996 • Vol 10 • No. 9

Strategies & solutions for the business of employment

Retirement Planning

Investment education guidelines clear way for action

By William J. Arnone

Recent Labor Department guidelines provide a much-needed boost for Corporate America to help employees plan effectively for their financial futures.

The guidelines, issued as an exposure draft of an Interpretive Bulletin, which is expected to become formal soon, finally provide some clear answers to a long-nagging question: Just how far can employers go — and how far should they go — in helping workers make the most effective use of company-sponsored benefit plans to sock away sufficient funds for retirement?

This is good news for employees and employers alike, as both groups have much to gain from employer-sponsored investment education efforts.

Section 404(c) of the Employee Retirement Income Security Act (ERISA) has historically offered employers two options: provide workers with "sufficient information" about the investment choices available to them and give them complete control over how their funds are invested, or risk being held financially liable if employees make bad investment decisions.

Trouble is, until now precisely what constitutes "sufficient information" has never been spelled out.

William J. Arnone, a partner at Ernst & Young LLP, directs the Personal Financial Education Planning for Large Employee Groups practice in the firm's New York tri-state region.

The idea of educating employees on the need to save, and providing them with the tools and techniques to make sound financial decisions, is not a new one.

Dangerous dance

ERISA's silence on where the invisible boundary between

Speaking Out

appropriate investment "education" and inappropriate investment "advice" left companies dancing in a mine field, forced to balance the desire to help employees secure their financial futures against the need to protect the company from potentially huge lawsuit damages. As a result, only about one in three corporations offer employees any assistance whatsoever in making better informed financial planning decisions. Of the remainder, more than 40% don't discuss the issue of retirement planning with their workers at all.

Impediment to action: ignorance

Yet, not surprisingly, a simple lack of basic financial knowledge is among the most frequently cited reasons why American workers fail to set aside sufficient funds for their golden years. In fact, of all workers who are eligible to participate in 401(k)-type retirement plans, fully one-third fail to do so. And, unfortunately, those who do take the initiative to save often become victims of their own undoing.

Nearly eight of 10 employees who receive lump sum distributions when moving from one job to another spend at least some of the money, rather than rolling it over into another qualified plan.

The Department of Labor's long-awaited guidelines should go a long way toward allaying the fears of employers and plan sponsors who wish to make available financial planning programs that include investment education components. In so doing, however, they also set forth a *de facto* minimum standard that companies cannot ignore.

Simply put, companies that fail to provide employees with at least a basic level of financial knowledge would be hard-pressed to defend themselves against charges of fiduciary negligence by financially trapped retirees.

Retroactive liability

And one additional warning: While the ink on them may still be wet, the new guidelines are retroactive to January 1, 1975. While there is little employers can now do to protect themselves against claims arising out of their past investment education efforts — or, more likely, the lack thereof — implementing sound programs now could help bolster their defense.

After years of cautious baby steps, innovative employers are surging ahead with comprehensive financial education programs geared to workers of all ages and economic circumstances. And they're turning to an impressive array of tools that previously were assumed to be "out-of-bounds."

Under the new guidelines, companies are free to make asset allocation models available, including hypothetical portfolios of individuals with different time horizons and risk profiles, provided they meet certain clear standards.

The same is true for computer software and other interactive multimedia tools that enable employees to assess their personal risk tolerance, estimate their retirement income needs and determine the potential impact of various asset allocations on retirement income.

What employees learn

What do employees gain specifically? They learn to manage their debt and savings more effectively; protect against unwanted or unexpected events, such as illness or loss of job; set goals for long-term planning, build wealth by investing smartly, and ultimately control and capitalize on their own financial position.

Workers, however, are by no means the only ones who stand to gain. In addition to enhancing employee goodwill, workplace-based financial education programs allow employers to communicate more effectively with employees about the value of the retirement and other benefits they receive.

More knowledgeable investment elections by employees also lead to higher saving rates and larger accumulations of retirement funds that pave the way for easier implementation of early retirement programs and other human resources policies.

Making financial counseling services available to workers of all ages, levels and economic circumstances can help organizations achieve other goals, including:

- Helping attract and retain the most qualified employees by building a reputation as a provider of an innovative, valuable benefit;
- Improving employees' goodwill and morale and creating a more positive environment in which to introduce benefit and other changes;
- Reducing long-term benefit costs by easing the shift from traditional defined benefit retirement programs to defined contribution types of plans;
- Improving productivity by reducing the time employees spend on the job worrying about their financial situations; and
- Creating greater understanding of and appreciation for existing benefit programs, thereby reducing time-consuming inquiries.

Savvy employers are clearly responding by making a wide variety of financial counseling vehicles available to employees. Generally, companies offer a mix of tools including seminars geared to workers at different levels, financial planning software packages, periodic one-on-one counseling sessions with financial planners, helplines and a wide range of reference materials, such as books.

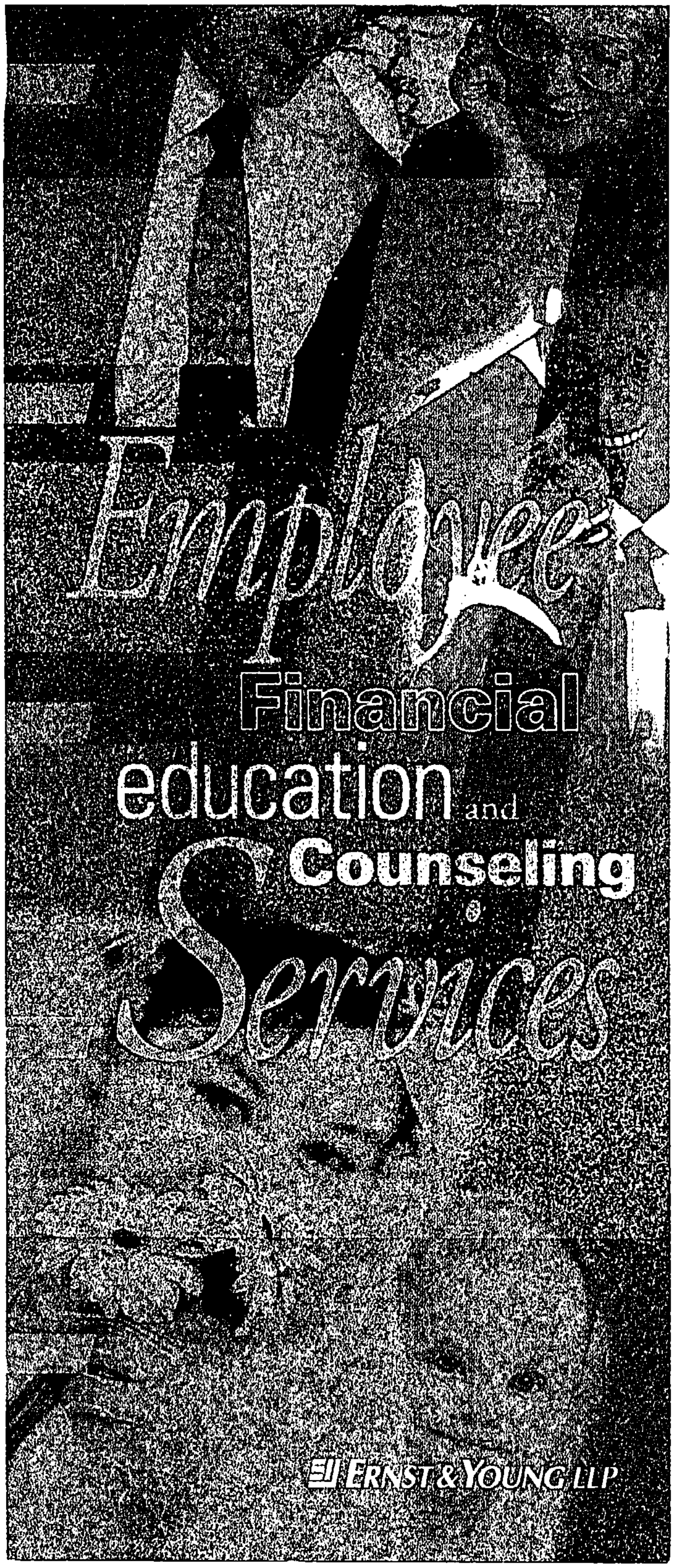
While it's no simple task to change behavior, companies that repeatedly reinforce key financial messages are seeing employees take action.

Workers today are unfortunately uncertain whether Social Security and other government-funded programs will be around when they need them. And with wage growth during the past 25 years at half the level it was during the 1950s and 1960s, it is understandable that employees want and need additional help.

Once a perk reserved only for members of the executive suite, workplace-based financial education has finally been afforded its rightful standing as an essential component of any responsibly structured corporate retirement program.

Company-sponsored personal financial counseling programs are a winning proposition. This trend is a welcomed change. And not a moment too soon.♦

"Employee Financial Education + Counseling Services" - Ernst + Young LLP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Description of Item(s): 1 item of software - Ernst & Young's Prosper Version 2.0 - Personal Financial Planning Software

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