

# ASSET BUILDERS OF AMERICA, INC.

## LOGIC MODEL

### INPUTS

- A state and national economy affected by high rates of unemployment, poverty and a structural shift from a manufacturing to a knowledge- based economy
- Unwitting consumers who are victimized by predatory marketing practices and unsuitable financial products
- Lack of knowledge among youth of personal finance and opportunities to use financial literacy skills
- Lack of knowledge among low and moderate income adults of the significance of net worth and credit scores and how to improve these wealth defining metrics
- Limited financial literacy programming targeted to low and moderate income families in targeted communities and on reservations
- Asset Builders' passion for and depth of knowledge and experience working in the area of financial literacy, building wealth and entrepreneurship
- Strong cooperation/coordination between Asset Builders and stakeholders throughout the region

### ACTIVITIES

- **Money Conference**  
**Students** learn about budgeting and other basic finance topics.  
**Adults** learn a wide range of personal finance basics, such as credit, saving, homeownership, and budgeting, with instruction on more complex topics as appropriate.
- **Youth POWER/Millionaires' Clubs**  
**Students** learn basic concepts in economics and personal finance, financial goal setting, and financial aid; students receive investment and entrepreneurship education. Students also receive incentives such as savings bonds.
- **Finance and Investment Challenge Bowl**  
**Students** study personal finance concepts as a supplement to in-class instruction or as a stand-alone activity, then use their knowledge to compete for prizes during live "quiz shows."
- **Asset Management Experience**  
**Students** manage a real portfolio of securities, and learn Better Investing/ NAIC stock selection methodology.
- **Communities Learning to Invest and Mobilize for Business (CLIMB)**  
**Adults** learn investment strategies and build wealth through participation in investment clubs.

### OUTCOMES

- **Outcomes for Youth**
  - Knowledge and awareness of personal finance
  - Hands-on experience, opportunities to practice new financial and entrepreneurial skills
  - Direct support and resources to meet more elevated financial and educational goals
  - Expanded horizons and increased "soft skills," such as poise, comportsment, and leadership skills
- **Outcomes for Adults**
  - Knowledge and awareness of personal finance
  - Hands-on experience, opportunities to practice new wealth building and financial management skills
  - Direct support, networks and resources to meet specific credit, budgeting and asset building objectives

### IMPACTS

- Greater economic literacy and educational attainment for low and moderate income families
- Greater entrepreneurial and human capital potential of low and moderate income families
- Increased net worth among low and moderate income families
- Increased economic self-sufficiency among participants now and in the future

### BENEFITS & BENEFICIARIES

- **Schools:** Enhanced student performance in math, social studies and economics
- **Neighborhoods:** Less crime, more home owners and stabilized communities, better educated consumers, revitalized local economies
- **Financial Institutions:** More credit worthy adults, more depositors, fewer defaults
- **Businesses and Overall Economy:** Workers with improved soft skills, employees who are more financially stable and capable of managing defined contribution plans  
Entrepreneurs that understand business principles and capital formation  
Enhanced quality of life for more citizens

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**Asset  
Builders**  
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