In 2013, the National Foundation for Credit Counseling® (NFCC®) joined forces with a broad cross-section of leading financial institutions—and other partners dedicated to strengthening the financial well-being of all Americans—to launch the Sharpen Your Financial Focus® (Sharpen) program.

This multi-year, nationally driven, grassroots-supported initiative is designed to empower people of all income levels, ages, genders and ethnicities to improve their financial health. The program consists of the following:

- **MyMoneyCheckUp®** ([www.mymoneycheckup.org](http://www.mymoneycheckup.org)) is an online self-assessment. Available in English and Spanish, it helps increase a client’s awareness of their own financial activities and overall financial health and provides ways to help.

- **Customized One-on-One Financial Reviews** take place with an NFCC Certified Credit Counselor. These sessions are intended to help clients establish goals and a personalized action plan.

- **Targeted Financial Education** workshops and sessions on a wide variety of topics, such as basic banking, buying a home and understanding your credit, are offered to clients.

- **eCoaching**, with automated email and text reminders, helps clients stay on track.

- **Hands on Banking® for Military** is an element of the financial education program specifically developed with Wells Fargo to address the unique needs of servicemembers, veterans and their families at each stage of their careers and lives. Available nationally through NFCC member agencies, the program offers 10 individual modules across a range of topics, from banking basics to planning for retirement.

**IMPROVING FINANCIAL HEALTH. ONE PERSON AT A TIME.**

As of January 2016, the NFCC and its member agencies have enrolled more than 60,000 clients in the Sharpen program, which debuted in 2013. NFCC member agencies across the country continue to assist a diverse group of clients through Sharpen including breadwinner moms, military servicemembers, veterans and their families, student loan borrowers and many others seeking trusted financial advice and a personalized action plan.

**A CLIENT’S FIRST STEP TO FINANCIAL FREEDOM STARTS HERE.**

Clients can reach an NFCC member agency to get the assistance they need by calling 1-855-3-SHARPEN or visiting [SharpenToday.org](http://SharpenToday.org).

**POSITIVE CLIENT OUTCOMES.**

Based upon NFCC survey responses, Sharpen clients report that the program is making a positive impact in their financial lives just three months after counseling.

- **73%** now pay their debt more consistently.
- **68%** felt Sharpen helped them in setting financial goals.
PARTNER WITH THE NFCC TO IMPROVE CONSUMER FINANCIAL HEALTH.

Be a Part of a National Movement
The NFCC and its member agencies have set a goal to empower 5 million people to improve their financial well-being by 2020. Partner with the NFCC and its member agencies to empower people to take charge of their finances and their futures and position your organization as a national leader and consumer financial advocate.

Build Positive Awareness
The NFCC’s Sharpen program is recognized for its comprehensive and holistic approach to assessing an individual’s full financial situation by the Consumer Financial Protection Bureau, the Department of Education, the Department of Housing and Urban Development, the Department of the Treasury and media outlets such as USA Today, The Wall Street Journal, CNN and others.

Support Community Reinvestment
Your NFCC partnership expands your organization’s Community Reinvestment Act (CRA) profile.

Join the NFCC Sharpen Alliance
Sharpen is supported by leading financial institutions and a broad cross-section of partners and friends who have contributed over $17 million in funding to the NFCC and its members. This support is recognized in an ongoing NFCC national awareness campaign and helps Americans stabilize their personal financial situation while taking the first steps to improve their financial health.

WHY CHOOSE THE NFCC?

The First and the Largest
Founded in 1951, the NFCC is the nation’s first and largest nonprofit organization dedicated to improving people’s financial health.

Rigorous Member Quality Standards
Every nonprofit NFCC member agency that earns our seal is held to 18 NFCC member quality standards to ensure excellence. Our rigorous COA-accreditation process for NFCC member agencies gives people confidence that we are a trusted source for sound financial guidance.

NFCC Certified Credit Counselors
More than 1,600 NFCC Certified Credit Counselors across the country function as true financial advocates. They are trained, certified and ready to assist with any financial issue over the phone, online or in person.

GET INVOLVED.
Contact:
Rhonda Ashburn
Senior Director of Financial Education Programs, NFCC
202.677.4343
rashburn@nfcc.org

67% are now better at managing their money.

$17,000 average decrease in total debt across Sharpen clients after six quarters.

70% have improved their overall financial confidence.