Connecticut Financial Scholars

Impact Report 2025-2026



WHO WE ARE

There is significant abundance and vast wealth in the state of Connecticut. But it is also home to one of the largest wealth gaps in the country. Economic inequality closely correlates with both zip code and racial inequality. The median white household in Connecticut earns upwards of $103,000 annually, compared to roughly $63,000 for Black households and $60,000 for Latino households.





Access to personal finance education and empowerment can play a crucial role in dismantling this wealth gap and unlocking economic mobility. With the passage of Public Act 23-21, Connecticut now requires all students to complete a half-credit course in personal finance in order to graduate. While this important step opens the door for students, there is still much work to be done to ensure all students are receiving high-quality, relevant, and impactful personal finance education.





Connecticut Financial Scholars (CTFS) is working with teachers and schools to meet and go beyond the mandate. We are helping build economic mobility through financial education and empowerment, enabling students and families to take charge of their financial lives and futures.

We believe access to financial education is critical to overcoming systemic economic barriers.



To reach students effectively, CTFS partners with teachers as the unit of change.

Our model was designed to create sustainable capacity at the school level by providing resources, structures, and supports to empower schools – at no cost to them – to implement personal finance instruction tailored to their settings and their students.

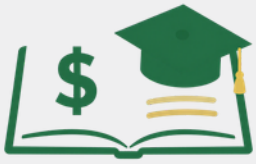
Educators are eager to teach this material well, but the mandate did not include time, training, and resources for their support. CTFS provides the missing infrastructure, standards-aligned and curated curriculum, teacher professional development, classroom supports, and community engagement that makes high-quality implementation possible.

Connecticut

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WHAT WE DO

CTFS uses a 4-part strategy to build sustained, community-level impact.



IN-SCHOOL LEARNING

CTFS gives teachers everything they need to support high-quality daily learning to build financial confidence and capability. Through a customized and continuously curated scope & sequence for the curriculum, students learn Behavioral Economics, Budgeting, Banking, Credit, Car Buying, Home Ownership, College Affordability, Investing, Taxes, Racial Discrimination in Finance, and more!



TEACHER TRAINING & SUPPORT

CTFS provides paid, high-quality professional development and ongoing support, coaching, and guidance for teachers all year long. Built through deep relationships and a relentlessly teacher-centered focus, we provide lesson plans, monthly PLC meetings, classroom visits, and 1:1 support to ensure teachers have the confidence and capacity to deliver engaging and impactful personal finance instruction.



ADULT FINANCIAL EMPOWERMENT

Parents, caregivers, and school staff are invited to join CTFS for six-week evening workshops that align with the units being taught to high school students, creating a community of financial empowerment. For those who attend all six sessions, they will receive a financial contribution to their child's 529 Plan.



ENRICHMENT & COMMUNITY BUILDING

CTFS engages the community to provide real-world student opportunities, such as guest speakers, financial reality fairs, Teen Investors Summit, portfolio challenges, and Summer Experienceships. These enrichments connect students and teachers to real-world financial systems, companies, and professionals to bring their learning to life.

HOW WE DO IT

Mission creates focus.
Vision provides direction.
Values guide behaviors.

RELATIONSHIPS OVER EVERYTHING

We lead with warmth and respect. Strong relationships foster collaboration and staying power.

WE DO WHAT WE SAY

We follow through on deadlines and commitments. Integrity earns trust, and trust builds impact.

LISTEN. BUILD. IMPROVE.

We design with - not for - students, families, and teachers. Listening leads to relevance. Relevance leads to real results.

WE FIND A WAY FORWARD

We face challenges head-on with creativity and care.

DREAM BIG, DELIVER BIG

We imagine what's possible and back it up with action. Bold ideas become reality through good planning and hustle.



STUDENT SUCCESS



3,000+

Students receiving transformative financial empowerment education in the 2025-26 school year

50%

growth in students' content knowledge

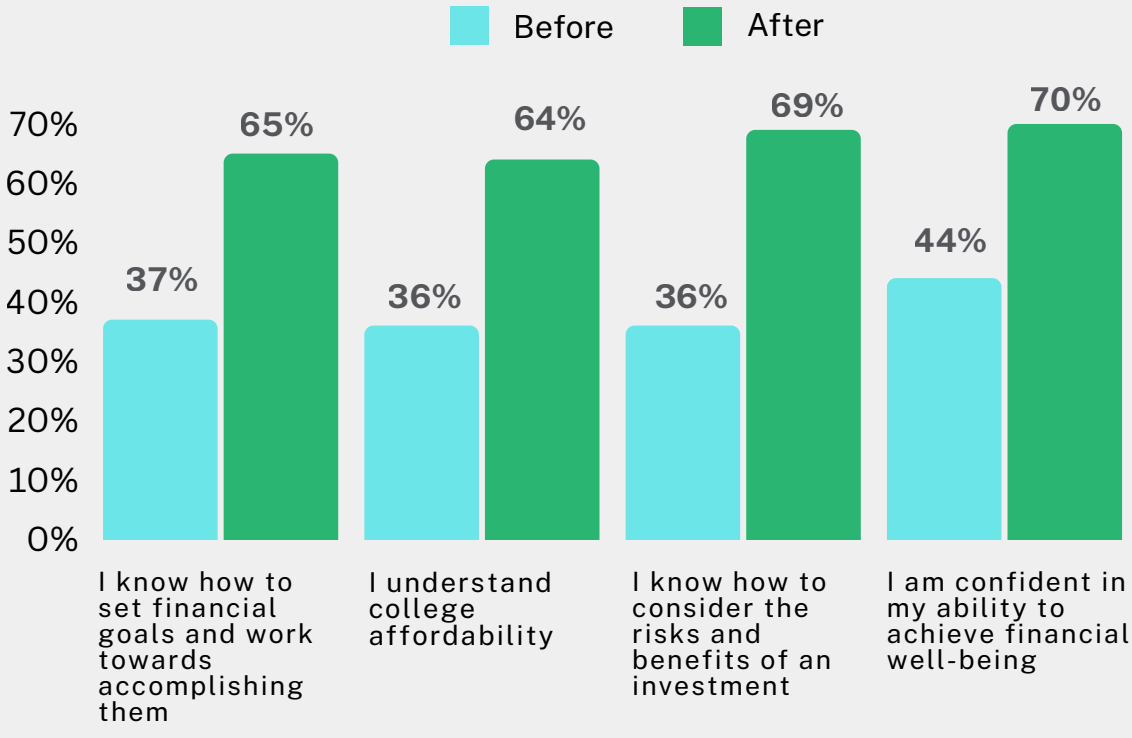
after taking a fully dedicated CTFS personal finance class



8.4 / 10

The average score when students were asked how likely they would recommend this class to a friend.

Meaningful Growth in Students' Financial Confidence



TEACHER OUTCOMES

52 Teacher Partners at 35 High Schools in 10 School Districts statewide

5 Teachers earned "Distinguished Educator" award

80% average Professional Learning Community (PLC) attendance

100% strongly agreed summer PD would elevate their practice

4.9/5 rating for overall experience

Curriculum & Professional Development

Curriculum Highlights

Research-Based: Sourced from Next Gen Personal Finance; widely adopted nationwide.

Interactive: Includes activities simulating real-world financial decisions.

Professional Development

Compensated Learning: 30 hours of paid development for teachers.

Custom Support: Customizable plans with CTFS staff guidance.







CTFS is viewed by teachers as:

- A trusted instructional support system
- A collaborative teacher network
- A responsive coaching resource
- A meaningful student enrichment partner

ADULT FINANCIAL EMPOWERMENT



To ensure that Connecticut Financial Scholars makes a sustainable, community-level impact, financial empowerment workshops are offered for adults in our school communities.

Parents, caregivers, and school staff are invited to join CTFS for six-week evening workshops that teach Budgeting, Borrowing & Credit, Home Ownership, Insurance, Investing, and College Affordability.

Participants who attend all 6 workshops can receive a $250 contribution to their child's 529 plan.

100% of attendees surveyed have said that they would recommend the workshops to a friend.

41
families received a $250 contribution to their child's 529 plan

$10,250
invested in student 529 accounts

187
total families attended

"Thank you so much for this. I was never taught this in school or growing up, and had to learn the hard way, unfortunately. Now I have the information to make better decisions."





ENRICHMENT & COMMUNITY BUILDING

Connecticut Financial Scholars mobilizes volunteers and companies to give students life-changing exposure to real-world financial services industry, companies, and professionals. In 2025-2026, over 50 volunteers from local corporations united to support students at Financial Reality Fairs and our highly impactful Teen Investors Summit.







Experience Rating

4.7/5 Student Experience

5/5 Teacher Experience

Volunteer Experience **4.7/5**

What did students like the most at the Teen Investors Summit?

> ...how engaging and friendly everyone was, they were easy to talk to and get out of my comfort zone."

> ...being able to talk one-on-one with a mentor to improve my but also to learn more for my future."

OUR FINANCIALS

Connecticut Financial Scholars is an affordable and scalable intervention that brings financial empowerment knowledge to schools and students. We are deeply committed to directing our resources towards programming that yields maximum positive outcomes for students and families while maintaining a lean operational structure. This dedication to efficiency underscores our focus on delivering tangible, meaningful results while minimizing administrative costs.

2026 Revenue	$462,991	Program Expense	76%
2026 Expenses	$410,000	General & Administrative	10%
Cost / Student	$137	Development Expense	14%

OUR INVESTORS

Thank you to our generous investors and partners for their unwavering support of our mission to provide high school students, teachers, and families with the tools needed to develop financial skills, build greater wealth, and achieve financial empowerment.

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OUR TEAM

CTFS Advisory Board

Kristy Berner
Webster Bank

Deborah Brennan
Community Member

Kathy Chartier (in Memoriam)
Members Credit Union

Yanely Espinal
Next Gen Personal Finance

Dennis Ever
L Catterton

Chris Gaydos
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Federal Retirement Thrift Investment Board

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New Haven Public Schools

Morgan Kelly
Clarkstown High School

Kenneth McClary
Webster Bank

Chris Rivers
Social Impact Partners

Adam Sauertieg
BalancePoint Capital

Alex Schwartz
TPG

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