



Financial education

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SCHWAB

Own your tomorrow.

We believe that everyone should have the opportunity to achieve great financial outcomes, so we extend our focus beyond championing investors and those who serve them, and devote considerable resources to developing free financial literacy programs that serve all individuals, regardless of age and background.

A lack of understanding of the basics of personal finance—living within one’s means, managing debt, saving and investing—is an issue that affects people from all walks of life and all income levels. That’s why we focus on building financial literacy. It is where we believe we can make an important impact in our communities, and in a way that’s true to the premise on which our company was founded—breaking down the barriers that keep people from making the most of their money, and creating more access to investing for more Americans.

For a teen on the verge of independence or a senior struggling to make ends meet, financial education can mean the difference between poverty and prosperity, between feeling

helpless or hopeful. In classrooms and community centers from coast to coast, a lesson in budgeting or saving for college can inspire hope and give people tangible ways to take action—and control.

In today’s complex financial world, people of all ages and backgrounds are seeking help on the basics of personal finance. That’s why Schwab tackles the topic of money management with hands-on tools, programs and language that are clear, straightforward and engaging and why training and education are a key focus of our industry events. For example, independent advisors earn over 3,000 educational credits at our annual IMPACT conference.



SchwabMoneyWise.com

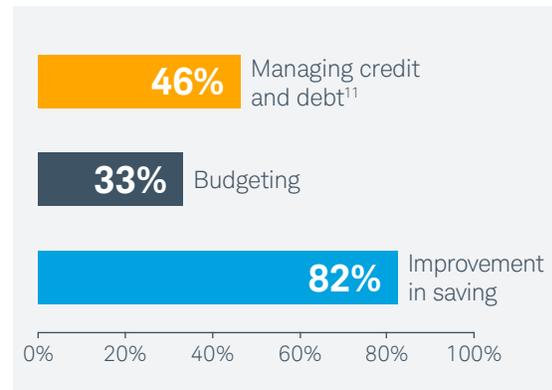
Our SchwabMoneyWise.com website provides resources for people of all ages who want to learn (and teach) the basics of personal finance. With clear, straightforward explanations and hands-on tools, Schwab MoneyWise is a comprehensive resource for unbiased help. And our SchwabMoneyWise on Campus program, currently offered through UCLA, UC Irvine and Colorado University-Denver, reaches college students at a pivotal point in their lives.

Money Matters: Make it CountSM

The Charles Schwab Foundation's long-standing alliance with Boys & Girls Clubs of America (BGCA) is one example of how our programs make a difference.

Knowing that we'd have the opportunity to make a meaningful impact on the younger generation at a critical point in their lives, we teamed up with BGCA to create the financial education program, Money Matters: Make It Count to teach teens the ABCs of personal finance.

Since 2003, nearly a quarter of a million club teens have successfully completed the program. According to a third-party, evidence-based evaluation, the program results in tangible behavioral change, with teen participants demonstrating improvement in the following areas:



But even more notable is the profound impact it has made on so many lives, from the teens that bring the lessons of Money Matters home to share with their families, to those who ultimately choose to pursue a career in financial services themselves.

Money Matters: Make it CountSM:

- Results to date—Approximately **725,000** teens have completed the program
- **1,700** Boys & Girls Clubs offer the program across the U.S. and on military bases worldwide
- More than **\$516,000** awarded in college scholarships to close to 300 Club teens through 2016
- **86%** of American teens say they want to learn about personal finance before making mistakes in the real world¹²

Awards

- **2011:** Jump\$tart's William E. Odom Visionary Leadership Award
- **2010:** FSR's Leadership in Financial Literacy award
- **2009:** CECP (CEO Organization) Award for Excellence
- **2006:** Partnership was recognized as a best practice by the U.S. Department of the Treasury Community Impact

¹¹ Inference LLC, May 2013

¹² 2011 Charles Schwab Teens & Money Survey

Finances50+™

Low-income seniors seeking financial help can acquire the skills and tools to reduce debt, repair credit, and build savings with Finances 50+™, a program co-sponsored by Charles Schwab Foundation and AARP Foundation.¹³ This program is designed for the 20 million people over the age of 50 who are struggling to make ends meet.

Making financial planning accessible

Since 1995, the Foundation for Financial Planning¹⁴ (FFP) has provided more than \$6 million in grants to nonprofit programs that link financial planners to people in need. Through the Foundation for Financial Planning nearly 380,000 people have been served. In 2016, Charles Schwab & Co., Inc. and Charles Schwab Foundation became the first organizations to surpass a combined contribution milestone of \$2 million to the Foundation for Financial Planning.

Supported by a grant from the Charles Schwab Foundation, the Financial Planning Academy is the first of its kind, a summer camp-style program to offer immersive curriculum delivered by professors, college students, and independent financial advisors designed to increase financial literacy, sharpen money management skills and generate early interest among students in careers as financial advisors. Over the past several years, Schwab has contributed millions of dollars in support to universities and has developed programs to help mentor, train and provide hands-on learning experiences for future financial services professionals.

University grants

It is our vision to be the industry-leading champion for the development of world-class independent registered investment advisor (RIA) talent. Since 2007, we've sparked progress in the development of RIA talent through over \$3.4 million in grants, positioning universities with valuable tools and resources, and creating awareness of the RIA profession.

The Charles Schwab Personal Financial Planning Technology Complex at Texas Tech, originally constructed in 2009 partially through grants from Schwab, is used today by more than 300 undergraduate and graduate students in the university's Personal Financial Planning Department. It is an approximately 4,500 square foot facility that now includes two state-of-the-art classrooms, a 16-unit technology lab, a high-tech conference room, and a recording room to produce high-quality distance education modules.

Schwab has worked closely with UC Irvine (UCI) Paul Merage School of Business and its Center for Investment and Wealth Management, which includes the Charles Schwab Trading and Technology Lab which is designed to help students understand the technology and resources used in the RIA industry.

Schwab is also involved in two student financial literacy programs with UCI, LifeVest and Schwab MoneyWise on Campus. LifeVest is a week-long residential program for underprivileged ninth grade students, giving them an opportunity to learn about the basics of financial management and develop a life plan that includes college and career planning.

¹³ AARP Foundation is unaffiliated with the Charles Schwab Foundation and the Charles Schwab Corporation and its affiliates.

¹⁴ The Foundation for Financial Planning is unaffiliated with the Charles Schwab Foundation and the Charles Schwab Corporation and its affiliates.

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