



We're Invested in Financial Empowerment

We believe financial literacy is critical to a person's life-long success.

Fueling a lifelong journey

Too many barriers keep people from taking ownership of their financial futures, such as late fees and high-interest credit card debt. Access to financial education can help break down those barriers and open up new possibilities. Financial empowerment is a journey that changes as our lives evolve. So we develop programs and seek out partners that enable us to reach people at key stages throughout their lives.

“Financial literacy is the foundation to financial security, empowerment, and liberation. It builds confidence but also social mobility, which is such a big deal in this country right now. It gives you more choices.”

Carrie Schwab-Pomerantz, CFP®

SVP and President of Charles Schwab Foundation
Leading Advocate for Financial Education



For youth

We team up with nonprofits to bring personal finance to life through education, skill building, and more



For college students

Together with our partners, we're developing a path to financial empowerment for today's university students



For any stage of life

We provide access to financial resources for people at all stages of life



Starting early in the classroom

It's best to start young. But without easy access to quality classroom tools and resources, most teachers are not sure how or when to include financial education in K-12 lesson plans.

That's why we've teamed up with DonorsChoose.org to address financial literacy. In public schools across the nation, [DonorsChoose.org](https://www.donorschoose.org) connects teachers with people wanting to fund much-needed materials and classroom projects. Schwab provides support for financial literacy projects, and for qualifying projects, we match every donation dollar for dollar. To date, our collaboration with DonorsChoose.org has provided \$953,000 and funded 3,144 projects. In 2018, we supported projects in 2,030 classrooms across all 50 states. And in 2019, we've committed an additional \$450,000 to support projects nationwide.

The Money Matters program at the Boys and Girls Clubs of America

Teens today are growing into adulthood facing record lows in savings, record highs in student and consumer debt, a rising cost of living, and uncertain employment prospects.

Through immersive experiences, Charles Schwab Foundation launched the [Money Matters: Make It CountSM](#) program to help teens tackle these difficult challenges. We partnered with the Boys & Girls Clubs of America (BGCA) to provide teens with a solid foundation in financial literacy so that they can make empowered financial choices as adults. Teens who complete Money Matters show improved financial management skills, including saving money and sticking to a budget. Since 2003, students have participated in Money Matters more than one million times.

Getting competitive in high school

By the time they get to high school, most American students have never had a course in financial education. So we bring in national political leaders to help address the problem.

We work with the SIFMA Foundation to support the Capitol Hill ChallengeTM, a 14-week national competition that matches members of Congress with students, teachers, and schools in their respective district or state. Student teams manage a hypothetical \$100,000 online portfolio and invest in real stocks, bonds, and mutual funds. Along the way, they learn about the capital markets and civics as they work together to maximize the returns on their portfolios.

“Through the Money Matters program, kids are learning about careers and salaries. They see the value of personal responsibility with regard to family, budgeting, and saving. And they get early experience with investing—all in the safety of the club.”

Johnny DiBartolo

Director of Organizational Development
Boys & Girls Clubs of America



Strengthening financial smarts at college

Universities are where new ideas take off. In 2017, Charles Schwab Foundation launched our latest university partnership with Stanford to offer the Mind Over Money financial literacy program.

While available to all students, Mind Over Money pays special attention to populations that may have more pressing needs: first-generation and low-income students, seniors, student athletes, and graduate students. The program includes a dedicated website, online resources, an interactive money management tool, academic courses, workshops, seminars, conferences, and one-on-one financial coaching.

We also support college students showing passion and aptitude for finance. Schwab Advisor Services champions the development of talent for and creates awareness of the registered independent advisor (RIA) industry through strong relationships with universities dedicated to financial planning and wealth management education. We engage students at these schools in hands-on industry learning and networking through our RIA Intern Program, Student Program at IMPACT®, and invitations to industry events, and we partner with Charles Schwab Foundation to provide universities with state-of-the-art classrooms, programs, and technologies.



Continuing resources for a balanced financial life

Financial empowerment is a lifelong journey. So we offer clear, comprehensive, and unbiased personal finance resources to support every stage of life. [Schwab MoneyWise®](#) is a website with free financial education resources to help people at any age or life stage make smart choices about money.

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

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A best-in-class model through Mind Over Money



Events and workshops



Financial coaching



Academic courses



Online resources



Own your tomorrow.