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**FINANCIAL BEGINNINGS PARTNERS WITH NONPROFIT INCEPTIA**

Oregon Students to Benefit from Free Financial Literacy Program

Portland, OR. (October 1, 2014) – Financial Beginnings has announced a partnership with Nebraska-based nonprofit, Inceptia, which launched during the Financial Beginnings Financial Literacy Teacher Conference on August 19, 2014. This partnership is aimed at furthering financial literacy education for Oregon high school students by aligning Inceptia and Financial Beginnings' free financial education programs. The Inceptia online program, Financial Avenue, and the Financial Beginnings in-class program, Financial Foundations, will provide Oregon high school students with multi-faceted financial education tools to better equip students for adulthood.

Financial Avenue offers engaging, online courses and tutorials to increase knowledge of personal money management fundamentals – from responsible credit card use, to avoiding identity theft, to understanding the basics of budgeting, and paying for college. Financial Avenue's learning objectives align with the financial education core competencies established by the U.S. Department of the Treasury's Financial Literacy and Education Commission. Students will receive instruction in personal financial literacy that will benefit them with post high school plans whether they enter the work force, attend college, or join the military. As an added incentive, students, educators and schools in Oregon may have the chance to win cash prizes as students complete courses and become better managers of their personal finances.

By creating this partnership, both organizations will cross-promote Financial Avenue and Financial Foundations, leveraging collective efforts and maximizing the impact on students, educators and schools across Oregon. Randy Heesacker, president and CEO of Inceptia, said: "With Financial Avenue, Inceptia's mission is to educate and support student financial success and this partnership with Financial Beginnings provides us with an exciting new way to deliver valuable financial literacy resources to students in Oregon."

Carissa Uhlman, vice president of student success at Inceptia, worked diligently with Financial Beginnings to make this mutually beneficial partnership possible. "Our goal is to help students achieve financial wellness, both at the high school and collegiate level. This partnership allows us to support the missions of both Financial Beginnings and Inceptia, ultimately providing unique financial education opportunities to more students in the Pacific Northwest."

Melody Bell, executive director and founder of Financial Beginnings, commented that "this partnership comes at the perfect time. We have had the goal of providing an online financial education format to complement our suite of programs. This partnership will allow both Inceptia and Financial Beginnings to leverage our resources and spread financial literacy throughout Oregon."

For more information, please visit <http://www.financialbeginnings.org/financial-avenue/>.



#### **ABOUT INCEPTIA**

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization providing premier expertise in higher education access, student loan repayment, analytics, default prevention and financial education. Our mission is to support schools as they arm students with the knowledge needed to become financially responsible adults. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia helps more than 120,000 students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations. Inceptia educates students on how to pay for college, guides borrowers through loan repayment counseling, and provides default prevention strategies and services to schools. More information at [Inceptia.org](http://Inceptia.org).

#### **ABOUT FINANCIAL BEGINNINGS**

Formed in 2005 and based in Portland, OR, Financial Beginnings is a nonprofit organization that provides multi-session courses, free of charge, to students and young adults throughout the Pacific Northwest through visits to their individual schools or community groups. The courses incorporate all aspects of personal finance to provide individuals the foundation needed to make informed financial decisions. More information is available at [financialbeginnings.org](http://financialbeginnings.org).

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