

First National Bank - Financial Insights Program

School Year 2019-2020

A Communication to WPIAL High School Principals

Overview

Today, less than 20 states require high school students to take classes in personal finance. Sadly, this includes Pennsylvania. Did you know that 1 in 5 college students will graduate with a credit card balance of \$10,000 or greater and be unable to repay that debt? Or that most college students don't manage their own finances – or know how to manage them?

As a major sponsor of the WPIAL, First National Bank's (FNB) goal is to give back to the schools, students and parents by offering *free* financial education classes for graduating seniors. Through our *Financial Insights* program, FNB provides students with education and information to help prepare them to successfully manage their financial futures.

About Our Program

Each session is approximately 40 minutes in length (or about one classroom period) and is conducted by an FNB Financial Insights team member. The classes are designed to be both informative and interactive. Students gain information that will help them understand the realities of managing their own finances while attending college and later, into their early adult and professional lives.

During our classroom sessions, we will discuss important financial topics such as effective budgeting, savings, debit and credit card use and the principle of "wants vs. needs." Students have found the sessions both informative and eye-opening!

How to Schedule a Financial Insights Session

We encourage and welcome your participation in our program. If you would like to have FNB visit your school, simply send a request via email to **Elizabeth Egan, Marketing Manager at FNB** (EganE@fnb-corp.com). Please include the following information in your email to Elizabeth:

- High School Name
- High School mailing address
- Name of the Contact Person at the High School who will coordinate sessions with FNB
- Contact Person's email address and phone number

FNB will then contact your school to schedule a visit from one of our team members. We can schedule one or as many sessions as needed to accommodate your number of students.

We hope you will consider this worthwhile education program as we work together to prepare students for success in life. To learn more about Financial Education, visit our website at www.fnb-online.com/Learn.