

Authorized Users of the Personal Financial Wellness (PFW) Scale

Among those who are approved users of the PFW scale are financial program providers, financial employers, researchers, government agencies, universities, schools, consultants, extension programs, foundations, military, non-profits, employee benefits, and various businesses involved in mortgage insurance, legal services, credit unions, community counseling, and health promotion. The PFW scale is available in **10 foreign countries**. Some users have received permission to place the PFW scale questionnaires on their websites.

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Missouri		Center for Excellence in Financial Counselling at the University of Missouri-St Louis	Vicki Jacobson	Director 104 Bellerive Hall One University Boulevard St Louis, MO 63121 Tele: 314-516-5191/314-516-6416 jacobsonv@umsl.edu

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Missouri		LFE Institute, Inc.	Alice Whinnery	President 1736 E Sunshine , Suite 312 Springfield, MO 65804 Tele: 888-872-4611 Fax: 417-889-3714 awhinnery@lfeinstitute.com www.lfeinstitute.com
Missouri		LFE Institute, Inc.	Alice Whinnery	President 1736 E Sunshine , Suite 312 Springfield, MO 65804 Tele/Fax: 417-889-3700 awhinnery@lfeinstitute.com
Missouri		Smart Capital Solutions	Deborah Williams	Financial Literacy Instructor 943 Park Avenue St Louis, MO 63104 Tele: 314-231-7971 deborah.smartsolutions@gmail.com
Missouri		University of Missouri Extension	Cynthia Crawford, PhD	County Program Director 353 S. Lafayette Marshall, MO 65340 Tel: 660-886-6908 Fax: 660-886-6327 crawfordc@missouri.edu
Missouri		University of Missouri Extension	Dr Rebecca J Travnichek	Family Financial Education Specialist 411 Court, 2nd Floor Courthouse PO Box 32 Savannah, MO 64485 Tele/Fax: 816-324-3147 travnichekr@missouri.edu
Montana		Laurel Public Schools	Roger Heimbigner	Business Manager 410 Colorado Ave Laurel, MT 59044 Tel/Fax: 406-628-3356 rbinger@laurel.k12.mt.us www.laurel.k12.mt.us/
Montana		TwoMedicine Health and Financial Fitness	Earl Hanson	President PO Box 3505 Bozeman, MT 59772-3505 Tel/Fax: 406-582-9000 ehanson@twomedicinehealth.com www.twomedicinehealth.com

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Nebraska		Nelnet - Lincoln Office	Nicole Sweigard	Financial Wellness Consultant 121 So 13th Street, Suite 201 Lincoln, NE 68501 Tele/Fax: 402-458-2796 www.nelnet.com nicole.sweigard@nelnet.net
Nebraska		United Way of the Midlands	Julie Klakowski	Director 1805 Harney Omaha, NE 68105 Tele: 402-981-0305 juliek@uwmidlands.org
New Jersey		Randolph High School	Michael Cascione	High School Teacher 511 Millbrook Ave Randolph, NJ 07869 Tele/Fax: 973-361-2400 www.rtnj.org mascione@rtnj.org
New Jersey		Rutgers University	Dr Barbara O'Neill	Professor Cook College Office Bldg 55 Dudley Road New Brunswick, NJ 08901 Tele: 732-932-9155, ext 250 oneill@aesop.rutgers.edu
New Jersey		Rutgers University	Haewon Yoon	Graduate Student 152 Freylinghuysen Road Piscataway, NJ 08854 Tele/Fax: 908-202-5433 haewon@rci.rutgers.edu
New Mexico		Airman & Family Readiness- Kirtland AFB	Ethel Tilley	Community Readiness Consultant- Finance Manager 1451 4th Street SE, Bldg 20245 Kirtland AFB, New Mexico 87117 Tele: 505-853-1718 ethel.tilley@kirtland.af.mil
New Mexico		Chavez-Grievés	Chris Youngblood	President/CEO 4700 Lincoln Road NE Albuquerque, NM 87109 Tele: 505-344-4080 cyoungblood@cg-engrs.com www.cg-engrs.com

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New Mexico		Cooperative Educational Services	Lori O'Rourke	Business Services Facilitator 4216 Balloon Park Road Albuquerque, NM 87109 Tele/Fax: 505-344-5470 www.nmedu.org lori@nmedu.org
New Mexico		Susan C. Little & Associates P.A.	Lori O'Rourke	Manager 4501 Indian School Road, Suite 101 Albuquerque, NM 87110 Tel: 505-254-7767 Fax: 505-254-4722 Lori-O@littlepa.com
New York		Community Capital Resources	Doug Young	Financial Education Coordinator West Cross Street Hawthorne, NY 10532 Tele/Fax: 914-747-8020 (ext 10) dyoung@ccrhv.org
New Zealand		Who Stole My Money	Shane Zahn	Technical Manager Bob Tindall Building Gate 5, Oaklands Road Massey University Albany, Auckland Tel/Fax: +64 274 755 223 shane@whostolemymoney.com
North Carolina		OnTrack Financial Education & Counselling	Laurie Knowles	Director of Education 50 S. French Broad Avenue, Suite 227 Asheville, NC 28801 Tele/Fax: 828-255-5166 lauriel@ontrackwnc.org
North Carolina		Wells Fargo Home Mortgage	Jason Landrum	Marketing Director MAC M5563-011 5606 Carnegie Blvd. Charlotte, NC 28209 Tel: 704-571-4162 Cell: 704-264-5087 Fax: 866-876-9935+D144
Ohio		Chiron Company	Jerry Browning	President, Owner PO Box 6472 Columbus, Ohio 43206 Tel/Fax: 614-443-2424 jbrowning@chironcompany.net www.chironcompany.net

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Ohio		Clare J. Fazackerley, CPA	Clare Fazackerley, CPA	President 3284 North Bend Road, Suite 106 Cincinnati, OH 45239 Tel: 513-481-1829 Fax: 513-481-6444 c.fazackerley@fuge.net www.cfazackerley.com
Ohio		Goodlife	Diane C Savage	President Box 135 30628 Detroit Road Westlake, OH 44145 Tele: 216-288-5788/440-398-6077 goodlife-now@oh.rr.com
Ohio		Group Benefits Agency	MaryPat Casey	Communications Specialist 1105 Schrock Rd, Suite 500 Columbus, OH 43229 Tele/Fax: 614-545-2925 mcasey@groupbenetisagency.com www.groupbenefitsagency.com
Ohio		Henry County Hospital	Gina Hill	Wellness Coordinator 1600 East Riverview Avenue Napoleon, OH 43545 Tel: 419-591-3824 ginah@henrycountyhospital.org
Ohio		Human Arc	Andrea Owsiak	Training & Organization Specialist 1457 E 40th Cleveland, Ohio 44103 Tele: 800-278-5135 ext 1233 aowsiak@humanarc.com
Ohio		Joe Knopp, LLC	Joseph Knopp	Owner PO Box 750336 Dayton, Oh 45475 Tele/Fax: 937-657-2547 jknopp@joeknopp.com www.joeknopp.com
Ohio		Lariccia School of Accounting & Finance, Youngstown State University	Dr Jill McCullough	Assistant Professor Williamson School of Business Room 3331 Youngstown, OH 44555 Tele: 330-941-1472 jbmccullough@ysu.edu

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Ohio		Student Money Management Services, Bowling Green State University	Patricia Donnelly	Program Manager 406 Moseley Hall Bowling Green, OH 43403 Tele: 419-372-2252 pmdonne@bgsu.edu
Ohio		Western & Southern Financial Group	Rick Krawczeski	Vice President of Financial Planning 400 Broadway Cincinnati, OH 45202-3341 Tele: 513-362-2224 rick.krawczeski@wslife.com wslife.com
Ohio		Zanesville/Muskingum County Health Department	Bob Brems	Epidemiologist 205 N 7th St Zanesville, OH 43701 Tele: 740-454-9741 ext 277 bbrems@zmchd.org
Oklahoma		Tinker Federal Credit Union	Cynthia Campbell	Financial Education Program Mgr PO Box 45750 Tinker AFB, OK 73145-0750 Tel: 405-319-2185 Fax: 405-443-2787 campbellc@tinkerfcu.org www.tinkerfcu.org
Oklahoma		TruNorth LifePlanning	Kevin Shahan	President E 99th Pl Tulsa, OK 74133 Tel & Fax: 918-633-3611 kevin@tnlifeplanning.com www.tnlifeplanning.com
Oregon		New England Financial	William A Sizer	Instructor for Heartland Financial SW First Ave, Suite 400 Portland, OR 97201 Tele/Fax: 503-228-6645 deena.bosworth@planneddollars.net www.heartlandfinancialeducation.com
Oregon		Point West Credit Union	Brian Griffis	Business & Product Development 718 NE 12th Ave Portland, OR 97232 Tele: 503-546-5381 bgriffis@pointwestcu.com

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Pennsylvania		Centre Area Transportation Authority	Julie Hartley	HR Manager 2081 W. Whitehall Road State College, PA 16801 Tele: 814-238-2282 jhartley@catabus.com
Pennsylvania		Hepburn Financial Advisors	Doug Hepburn	President 508 Elm Avenue, Suite 100 Phoenixville, PA 19460 Tele: 610-933-4442 dhepburn@hepburnadvisors.com
Pennsylvania		LifeSolutions	Joyce White	Administrative Coordinator 112 Washington Avenue Two Chatham Center, 4th Floor Pittsburgh, PA 15219 Tele: 412-647-9470 whitej2@upmc.edu
Pennsylvania		Penn State Cooperative Extension in Elk County	Robin L. Kuleck	Extension Educator-County Extension Director Courthouse Basement 240 Main St. Ridgway, PA 15853 Tele/Fax: 814-776-5331 814-776-5332 rkuleck@psu.edu www.elk.extension.psu.edu
Pennsylvania		Pennsylvania Office of Financial Education	Becky MacDicken	Financial Education Specialist Pennsylvania Office of Financial Education 17 North 2nd Street, Suite 1300 Harrisburg, Pennsylvania 17101 Tel: 717-783-2498 Fax: 717-214-0808 bmacdicken@state.pa.us www.banking.state.pa.us www.moneysbestfriend.com

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Pennsylvania		Woodbury Financial Services, Inc.	Peter Mullen, ChFC	Financial Planner 27 Worthington Drive West Grove, PA 19390 Tel: 610-869-4696 610-299-8899 ax: 610-869-5658 psmullen@petermullen.com www.woodburyfinancialservices.com Cell:
Phillipines		Personal Financial Advisors Phillipines Corporation	Efren Ll. Cruz, RFP	Chairman & CEO Piedmont Street Fairview, Quezon City Phillipines Tele/Fax: 632-939-9593 cruise@skydsl.com.ph East 1118 3
Phillipines		Pinoy Smart Savers Learning Center	Alvin T Tabanag	Resgistered Financial Planner Office 6, 2/F CM Plaza 61 Don P. Campos Avenue Dasamarinas, Cavite 4114 Phillipines Tele: +63 46 4161385 message@pinoysmartsavers.com
Rhode Island		Embracing Money	Nancy Rae Evans	Money Coach 1 1/2 Willow Street Newport, RI 02840 Tele: 508-369-1796 embracingmoney@gmail.com
Rhode Island		Pro-Change Behavior Systems, Inc	Sara Johnson	Sr Vice President R & D PO Box 755 West Kingston, RI 02892 Tele/Fax: 401-874-5612/401-874-4103 sjohnson@prochange.com
Singapore		Wealth College Division of Wealth Hub Pte Ltd	Bernard Lim	President 10 Anson Road #24-05A International Plaza Singapore 079903 +6596791650 bernardlim@wealthcollege.com.sg www.wealthcollege.com.sg

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South Africa		Sasol Secunda Shared Services	Nadia Van Niekerk	Department Manager Secunda Shared Services Bag x1000 Secunda 2302 South Africa Tel/Fax: +27 (0) 17 610 2393 nadia.vanniekerk@sasol.com www.sasol.com
South Africa		Wellness Specialist	Lerato Shumba	Managing Director PO Box 8606 Johannesburg 2000 Africa Tele/Fax: 0865115116 ceo@azhumah.co.za
South Carolina		Lander University U.S. Army Financial Literary Academy	James E. Benton	Ass't Professor of Accounting & Law 116 Portsmouth Road Greenwood, SC 29649 Tel: 864-388-8302 864-388-8020 jbenton@lander.edu
South Carolina		U.S. Air Force	Barbara Lang	Consultant 104 E. Simpson Street Charleston AFB, SC Tele/Fax: 843-963-4406 barbara.lang@charleston.af.mil
South Carolina		U.S. Army	Rober Risner	Financial Readiness Program Manager USAG-Ansbach Storck Barracks Illesheim CMR 416, Box 1 APO,AE 09140 Tel: 467-4555/4764 467-4813 Robert.Risner@US.Army.Mil

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South Dakota		South Dakota State University	Kathryn Morrison	Instructor of Consumer Affairs 5849 W King Arthur Dr Sioux Falls, SD 57106 605-695-2395 kathryn.morrison@sdstate.edu
Spain		U.S. Navy	Ralph Steinheimer	Financial Educator & Counselor U.S. Navy, FFSC Rota, Spain PSC 819 Box 57 FPO AE 09645 Tele: 011-34-956-823232 ralph.steinheime.ctr@eu.navy.mil www.cnic.navy.mil/rota/index.htm
Tennessee		Dave Ramsey's Financial Peace University	James Starr	Vice President 1749 Mallory Lane, Suite 100 Brentwood, TN 37027 Tele: 800-754-4220 x5368 james.starr@daveramsey.com www.daveramsey.com
Tennessee		Student	David Moody	1013 Highland Rd. Brentwood, TN 37027 Tele/Fax: 615-480-5136 l.mood@comcast.net
Tennessee		University of Tennessee at Knoxville	Dena Wise, PhD	Associate Professor Family & Consumer Sciences Dept 218 Morgan Hall Knoxville, TN 39776 865-974-8198 dkwise@utk.edu fcs.tennessee.edu
Tennessee		University of Tennessee at Knoxville	Dena Wise, PhD	Associate Professor Family & Consumer Sciences Dept 218 Morgan Hall Knoxville, TN 39776 865-974-8198 dkwise@utk.edu fcs.tennessee.edu

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Texas		H.D. Vest Financial Services	Cindy Scott	Manager, Premium Financial Planning Support 6333 N. State Hwy 161, 4th Fl Irving, TX 75038 Tel: 972-870-6195 Fax: 972-870-6128 cindyscott@hdvest.com www.myhdvest.com/cindyscott
Texas		Halley's Financial Corner, LLC	Demetria Halley	Owner 9511 Spindlewood Houston, TX 77083 Tele/Fax: 832-567-5715 halley@halleysfinancialcorner.com
Texas		Integrated Benefit Solutions	Don Atherton	650 N Sam Houston Pkwy. E., Ste 400 Houston, TX 77060 Tel: 713-706-3600 Fax: 281-866-9750 Don.atherton@ibslinks.com
Texas		Scarbrough, Medlin & Associates	Steve Frisch	Financial Services Manager 5700 Granite Parkway, Suite 500 Plano, TX 75024 Tele/Fax: 214-423-3333/214-423-3350 www.scarbrough-medlin.com steve@scarbrough.medlin.com
Texas		Texas A&M University	Nancy Granovsky, CFP, CFCS	Regents Fellow Professor 1111 Research Parkway, Suite 126 College Station, TX 77843-2251 Tel: 979-845-3850 Fax: 979-845-6496 n-granovsky@tamu.edu

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Texas		Texas Society of CPA's	Jerry Love	Immediate Past Chairman Davis, Kinard & Co., P.C. 400 Pine St, Suite 600 Abilene, TX 79601 Tele: 823-672-4000, ext 215 Fax: 325-672-7049 jlove@dkcpa.com www.dkcpa.com
Texas		Texas State University	Kimberlee Davis	Assistant Professor 601 University Drive San Marcos, TX 78666 Tele: 512-245-8489 kim.davis@txstate.edu
Texas		Texas Tech University	Tim S. Griesdorn	PhD Student 6007 76th Street Lubbock, TX 79424 Tel: 806-698-9282 tgriesdorn@yahoo.com
Texas		Texas Tech University	Bruce Brunson	Assistant Professor Box 41210 Lubbock, TX 79409 Tele/Fax: 806-742-5050 ext 273 bruce.brunson@ttu.edu
Texas		Texas Women's University	Amy Collier Lillian Chenoweth, PhD	Dept of Family Sciences Texas Women's University 2505 Pinto Drive Denton, TX 76210 AmyHouser@mail.twu.edu lchenoweth@twu.edu
Texas		Texas Women's University	Stacey Smith	Dept of Psychology PO Box 425470 Denton, TX 76204-5470 Tele: 214-280-6446 Fax: 940-898-2301 SSmith20@twu.edu

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Utah		CharteredCourse, LLC	Ronnie Daniel	National Sales Director 1840 N State Street Provo, Utah 84603 Tel: 801-377-5400 ronnie.daniel@gochartedcourse.com www.gochartedcourse.com
Utah		The Financial Wellness Group	Ken Redding	President 545 West 500 South, Suite 180 Bountiful, UT 84010 Tel: 801-296-9509 Fax: 801-296-6300 kredding@themoneyplanner.com www.thefinancialwellnessgroup.com
Virginia		Beans and Rice, Inc.	Karen Ranz	AmeriCorps VISTA IDA Development Member 246 North Washington Ave Suite B Pulaski, VA 24301 Tele: 540-980-4111 karenranz@hotmail.com
Virginia		Belvoir Federal Credit Union	Kelli Jo Anthon	Financial Counselor 14040 Central Loop Woodbridge, VA 22193 Tele: 703-730-1800 ext 5303 kanthon@belvoirfcu.org belvoirfcu.org
Virginia		CMS Mortgage Solutions, Inc	Owen Norris	Dir of Corp Real Estate Benefits 111 Mill Creek Pkwy Ste 301 Chesapeake, VA 23323 757-558-2603 x 109 757-558-2604 owennorris@cox.net Tele:
Virginia		Live\$mart	Lori Irwin	Director 2515 Walmer Ave Norfolk, VA 23513 Tele/Fax: 757-853-8500 x112 lirwin@unitedwaysshr.org
Virginia		MBI	Charlie Chowder	Vice President 4900 Cox Rd, Suite 170 Glen Allen, Virginia 23059 Tele: 804-285-7844 ccrowder@managedbenefits.com
Virginia		U.S. Marine Corps	Linda Khan	Research Analyst 3280 Russell Road Quantico, VA 22134-5103 Tele: 703-784-9517 linda.khan@usmc.mil

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Virginia	R	Virginia Community Capital	Teresa Walker	Savings Manager 990 Cambria St NE Christiansburg, VA 24093 Tele/Fax: 540-260-3126 x 102 540 260-3164 twalker@vccva.org
Virginia		Virginia Polytechnic Institute and State University	Mariana Karin Falconier	Assistant Professor 7054 Haycock Rd, Suite 202C Falls Church, VA 22043 Tele/Fax: 703-538-8461 marianak@vt.edu
Washington		US Army	Stacey Moody	Financial Readiness Specialist Dept of the Army DFMWR/ACS MS 20 Box 339500 Fort Lewis, WA 98433-9500 Telephone/Fax: 253-966-9183 stacey.moody@us.army.mil
Washington		Horizon Credit Union	Winnie Woodward	Director of Education 13224 E Mansfield Ave, Suite 300 Spokane, WA 99216 Tele: 509-928-6494 wwodard@hzcu.org
Washington		Launch Benefits	Ben Brashen	President Westlake Tower 1601 5th Ave, Suite 1103 Seattle, WA 98101 Tele: 425 605-5800 Fax: 425 605-5848 info@LaunchBenefits.com

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Washington		North Thurston Public Schools	Larry Weber	<p>Information Technology Director 6620 Carpenter Rd SE Lacey, WA 98503 Tel: 360-412-4516 Fax: 360-412-4518 lweber@nthurston.k12.wa.us www.nthurston.k12.wa.us/</p>	
Washington		Speed Equity	Harj Gill	<p>CEO 15007 105th Ave SE Yelm, WA 98597 Tele: 360-539-8109 admin@speedequity.com</p>	
Washington		University of Washington, Bothell	Pete Nye	<p>Associate Professor Business Program 18115 Campus Way NE University of Washington Bothell, WA 98011 Tele/Fax: 425-352-5383 petenye@u.washington.edu www.luwb/business/people/faculty/pnye.shtml</p>	
West Africa		University of the Gambia	Bukhari Sillah, PhD	<p>Head of Department Economics & Management Sciences University of the Gambia Kanifing, PO Box 3530 Serrekunda The Gambia, West Africa Tel: 220-437-5522/220-774-0606 Fax: 220-439-5064 bsillah73@yahoo.com</p>	
Western Australia		Edith Cowan University	Dr Paul Gerrans	<p>Edith Cowan University 270 Joondalup Drive Joondalup, Western Australia 6027 Tele: 61 8 63045605 Fax: 61 8 63045633</p>	

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West Indies		Financially SMART Services	Cheryl Hanson Simpson	Financial Consultant 6 Haining Road Kingston 5 Jamaica, West Indies Tele/Fax: 876-908-0223 admin@financiallysmartonline.com www.financiallysmartonline.com
Wisconsin		Financial Information & Service Center	Alan Prahl	Education Manager 921 Midway Road Menasha, WI 54952 Tel: 920-968-6332 cccs.org aprahl@fisc- www.fisc- ccs.org
Wisconsin		Heartland Institute of Financial Education	David Leist	Certified Financial Educator 15643 W. Brook Drive New Berlin, WI 53151 Tele/Fax: 262-796-0500 / 2621-796-1877 david.leist@hife-usa.org
Wisconsin	R	UW Madison	Jan Cheetham	Information Technology Consultant 1401 University of Wisconsin-Madison Madison, WI 53715 Tele/Fax 608-262-2947/608-262-9276 cheetham@wisc.edu
Wisconsin		UW Madison	J. Michael Collins	Asst Professor 1300 Linden Madison, WI 53706 Tele/Fax: 608-262-0369 jmcollins@wisc.edu www.wisc.edu
Wisconsin		WEA Trust Member Benefits	Mike Goodness	Worksite Benefit Consultant PO Box 158 Mosinee, WI 54455-0158 Tele/Fax: 715-693-7700 mgoodness@weatrust.com

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cial planners, ofessionals, ages, life W is used in s on their	
Use of Measure	
We are interested in studying financial stress in families with a child with special needs compared to families who do not have a special needs child.	
Make available to students, coworkers and coaching clients for personal use only.	
Use as part of a survey analysis in Alabama and Missouri.	
Use with my financial education initiatives locally and to use in workshops and classes.	

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Assess individual coaching sessions; needs assessment; monitoring employee groups; quantify ROI
Faculty and staff at Phoenix College and Alumni.
To help convince employers that they should be investing in employee financial education and to educate individuals on the need for financial education.
Using it for research and education.
Use to gauge our populations financial stress. Will create an online quick-pulse survey using this pdf and will measure results ourselves.
To use with workshop series/small steps to health & wealth. Financial management classes.
Research with university faculty & staff and then with general population. Use data collected as a tool for individuals seeking financial counseling & lanning education.

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<p>Wal-Mart Inc is using the PFW scale in their corporate office to start and may be used on a wider scale later at other locations.</p>
<p>For use by consultants and franchises with their employer clients. Consulting and marketing the Transforming Debt into Wealth program to the workplace in Australia.</p>
<p>Use with new and existing clients</p>
<p>Promoting of financial education, coaching and online debt reduction program to employees through HR professionals.</p>
<p>Conducting an online study about couple relationships. To be used in a study to examine relationships between PFW and relationship satisfaction/couple functioning.</p>
<p>Provides financial coaching to members of Employee Assistance Programs</p>

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<p>I plan on using this scale to assess the financial well-being and attitudes of undergraduate students in relation to their employment status and academic performance.</p>
<p>Use in speaking with HR representatives to encourage employee financial wellness courses.</p>
<p>Will be delivering the seminars through churches in Sacramento and would like to use the scale in the first seminar to create a base line score.</p>
<p>Place on the loading page for Lowe's employees on the Educated Investor Website</p>
<p>Use to offer it free online to prospective clients and individuals.</p>
<p>401k participants seminar and college student seminars.</p>

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Assess financial well-being of low literacy clients in financial coaching program. Develop financial management workshop series for low wealth clients.
Help my clients to better understand about money and how to improve their financial wellness.
To be used for online financial wellness solution for corporations and organizations.
McNair Summer Research Institute and research study.
Pilot program to access financial wellness.
Offer to employers to gain insight into need for education concerning employer sponsored retirement programs. This is a national initiative of America Saves.

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Helping HR professionals to improve their company's profits by increasing their employee's financial security. Collecting data from employee's and monitoring financial progress.
On website to help raise individuals awareness of where they stand. With companies we are providing financial education to.
To engage individuals to consider personal financial condition to open door for discussion to increased financial literacy and responsibility.
Educational seminar for premarriage money management program.
Financial education seminar for employers and employees and seminar for immigrants.
Survey employees to determine need and then use to encourage the employer to offer programs in house.
Use the scale in our money coaching program to help increase participants awareness of their personal "financial wellness".

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Allow businesses to distribute to employees to determine need for financial literacy program, track record keeping tool for clients.
Workplace survey to determine financial wellness in which to offer free financial education seminars to employers for employees.
Workplace financial education program evaluation
Pre-financial education assessment and post-financial education assessment.
Collect data from clients

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<p>To help with major cutbacks in the Buena Vista and Salida Public School.</p>
<p>Collect data from all clients in conjunction with Mayo Behavior Risk Assessment questions</p>
<p>use with potential and new corporate clients to show the financial value of implementing a financial literacy program.</p>
<p>Collect data from employees to measure results and later share results.</p>
<p>Research project</p>
<p>Use in workplace to evaluate employee financial well being.</p>

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Reproduction of scale for limited distribution and in association with doctoral dissertation research. Evaluate the direct and indirect influence of economic wellbeing among undergraduate college students.
Financial stability workshops & programs with area businesses
Preparation for participating with The Heartland Institute.
Use in research questionnaires
Would like to use the scale with multiple companies their organization is working with to measure personal financial wellness before and after administration of a financial literacy program. Interested in making the scale available to consumers pre and post bankruptcy and in measuring changes in scores after required counselling sessions and education programs are delivered.
Will be used as a part of the Financial Peace University Workplace Edition offered to our team members. Want to measure the financial wellness of our staff.

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Client and member survey, data collection and benefit analysis.
Surveying Students for need
To be used for a course assignment to find a survey to discuss in my Survey Research class.
to follow
Pre & post tests for housing counseling clients in 2009.
BOT
To use as reference in presentation session at HR Star Conference

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Evaluation of employees & need for financial education. Justifying & ROI for implementing training program.
Organization is implementing Dave Ramsey's program and would like use to gauge the financial stress and/or well being of our Team Members.
Plan to examine the relationship between financial knowledge and financial well-being/stress.
Will be potentially used among a sample of affluent parents and is being used in order to collect data for my dissertation.
Use in a research project
Online survey of couple's financial practices
To be used on an 80 page research project of lost productivity & efficiency in the workplace due to financial stress.

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401k plan sponsor employee education meetings. Use for consulting engagements to encourage employers to install retirement plans.
Meet with employers to offer financial planning to employees.
Use in corporate settings and church classes
To be used in a senior level college course, to help students to measure financial distress.
Plan to use the tool to give to our students the opportunity to assess where they are at financially. Plan to use the data we gather to help us plan educational workshops and seminars.
Conduct graduate research
To be used for a master's thesis examining antecedents of financial behaviors and financial distress/financial well-being of college students.
Research project with Dr. Aimee Prawitz on financial distress, materialism and orientations towards money.

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Research proposal for graduate level course in research methodology and graduate thesis under the direction of Aimee Prawitz, PhD Northern Illinois University.
Use on the Educated Investor website for use in the Lowe's and Virtual University projects
Preparing to implement a financial education class with a researched basaed model. Provide an additional hands-on service.
Use in a research project of clients
To evaluate changes in perceived financial stress and well-being when people receive legal services and/or financial counseling from a student law clinic.
Education of first time- home buyers
Assess productivity benefits to local employers who ask for & receive education for their employees

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Research the affects of financial education within the YMCA.
Used as a primary financial wellness measure of our corporate clients' employees.
To help local companies develop financial wellness programs.
To access the financial wellness of military personnel and families during individual counseling sessions.
To measure economical impact of influenza on Mexicans in Japan and as an indicator of economical impact.
Used for first term soldiers E1-E4 and for soldiers having financial difficulties.
Financial services and financial education to individuals with diasabilities

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Assess individuals to determine need in the area of financial education. Use as financial measurement tool.
Measure results of workplace financial education programs.
Used with one of our major clients and hopefully other future clients.
Assess financial wellness of current employees and to use for future financial literacy education.
To be used for preparation of the Dave Ramsey program.
General survey
To assess the link between health care and financial wellness; to measure progress and the need for financial education.

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Survey LSU agcenter employees as part of internal leadership class.
Data collection for help with a grant that relates to how individuals adapt & cope with new situations they face due to hurricanes Katrina & Rita
Used to measure quality of programs and to increase financial self awareness.
Financial literacy research

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Using in teaching and learning for counseling student, use for research.
As reference for friends and co-workers who want to determine their financial wellness.
Employee education program
To determine if they need to provide a financial peace workshop to our employees.
Questionnaire for kidney disease patients.
To teach an 8 week financial health seminar to employees at SSA.
Use with extension agents' clients.

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Will be used in an independent research study by an MSW student and the scale will be used to provide data related to self-efficiency.
Survey instrument for quantitative research investigation of the perceptions of financial well-being and distress among college students.
BOT
Placement on our website to assist clients, potential clients, and general visitors in assessing their personal financial situation.
Utilization in survey evaluating the economic impact of pediatric cancer diagnoses on families.
Tool will be engaged as part of a comprehensive fiscal health intervention with staff and patients of two Boston-based community centers.
Surveys with clients

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<p>To use in delivering participant advice and education services to Messer Construction Co.</p>
<p>Online tool for workplace financial education participants and personal reference.</p>
<p>Use in workplace to evaluate employee financial well-being and also use the tool to strengthen the case for financial literacy program.</p>
<p>Use the tool to strengthen the case for workplace financial literacy.</p>
<p>Employer groups in Michigan in conjunction with the Michigan Council on Economic Education</p>
<p>As a pre-test evaluation of students participating in a series of personal money management related classes.</p>
<p>To continue their program of providing personal finance education throughout the local community college.</p>
<p>A tool to share with HR Managers and for presentation at workshops for employees</p>

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Assessment tool for workplace education programs and for individual financial coaching.
Will use the tool at HR conferences to help create awareness of the need of financial education in the workplace.
Human Resources Personnel conference. To be used at HR professionals seminars and employees meetings.
Collect data from participants in Latino financial literacy project
To establish a baseline personal financial wellness score for client company employees and to demonstrate to client companies that personal financial wellness can be measured.
To use as a pre-test and post-test to determine effectiveness of financial literacy program
The CEFC is piloting with 4 to 5 small CCCS agencies and would like to use the scale in evaluating overall financial well-being.

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Pre and post surveys
Give to employees prior to workshops or Money Coaching. Use to gather additional data for PFEED.
To access financial stress and for financial literacy classes.
Financial counseling for individuals and families, pre-post evaluation - financial education classes
Would like to use the scale with all the basic adult financial education classes and as an evaluation form in multiple types of financial management courses.
Serving financial wellness of faculty and staff.
Collecting data from employees along with Mayo Clinic behavioral health risk assessment measure.

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Benchmarking where associates currently are with financial wellness. Use the data for future planning and curriculum development.
Will be used as part of a pilot test of the survey questionnaire/evaluation tool for the larger project.
Scale will be used in a new Personnel class that he will be teaching next year.
Board of Directors
Research for time preference measure and to measure financial distress for college students.
One on one counselling of active duty and families. Also to be used with yellowribbon seminars.
Used for employee financial wellness training.

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<p>Assess employee's financial position prior to teaching class. Teach class and then review progress.</p>
<p>To use in conjunction with assessment of productivity benefits for employees one year following monthly financial training</p>
<p>To use in presentations in housing projects where we will provide personal counseling.</p>
<p>Use the PFW scale with employees to help them gauge how they are progressing as they become more financial literate.</p>
<p>Pre-post test in financial literacy/wellness classes offered free or at low-cost by our agency.</p>
<p>To include on benefit site that focuses on employee health and financial well-being/fitness.</p>
<p>Help individuals build awareness of their financial perspectives and then provide financial coaching. As a consultant to businesses, help create awareness of need of financial education.</p>

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<p>To assist with money worries and refer for financial education, raise questions about specific issues to discuss/advise</p>
<p>Utilize with clients as part of employee education assessment.</p>
<p>To assess employees of their financial health and then help them find their shortfalls in their financial well-being.</p>
<p>We plan to offer Financial Peace Workplace Edition to the employees. We would like to be able to help them assess their financial wellness before and after taking the course.</p>
<p>To obtain benchmark scores of our employees financial wellness and to bring awareness to each associate of their financial score.</p>
<p>Evaluate client's financial knowledge and evaluate employers need for financial education, then measure results.</p>
<p>Scale to include in Research study on use of credit by undergraduate students.</p>

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<p>To gather information concerning financial distress levels of students who keep individual appointments with service staff.</p>
<p>Educational. In addition to be used for employee financial wellness.</p>
<p>As part of our agency's wellness program, we are presenting a program on financial literacy. We would like to use the scale as an exercise as part of the presentation. We may use the scale at a later date to determine if our programs to help people manage their finances are having an impact.</p>
<p>Hand-out to HR directors at a workshop where they will learn the link between workplace performance and financial stress.</p>
<p>To survey employees, share results with employees and compare with employer records.</p>
<p>Will use as handout for a Heartland class.</p>
<p>Financial assessment of select employer groups.</p>

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<p>Financial literacy education. Document financial literacy education. Research on stress & health.</p>
<p>Survey employees to tailor financial education in the workplace. Monitor financial wellness of employees.</p>
<p>To help employers evaluate the financial wellness of their employee population and to benchmark improvements.</p>
<p>Training and clinical purposes only and not for resale. Interested in placing the scale on their company website.</p>
<p>Currently planned needs assessment for Elk County employees workplace financial education and future education in Cameron, Elk, McKean and Potter counties.</p>
<p>Collecting data from all state of Pennsylvania employees</p>

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It will be used in research questionnaires for a dissertation research study.
Financial education
to follow
Financial wellness assessment of employees prior to personal finance seminars.
To prove the need for financial literacy programs at local employers.
Using in an online program to help users reduce debt and improve financial well-being.
To ascertain the effectiveness of our financial education at the workplace programs. To create awareness among employers in Singapore and to help build the international community for financial education.

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<p>For the presentation we do in poor countries.</p>
<p>Used to assess the financial stress levels of specific department employees.</p>
<p>Use as a post test and pre test to determine the effectiveness of the financial wellness program.</p>
<p>Financial Basic Training Workshop for Army Reserves; use in Personal Finance class at Lander University financial literacy workshops</p>
<p>To determine the present financial well being of clients and in addition to determine financial well being of students.</p>
<p>Determine the financial education needs of military families</p>

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Would like to use the scale in writing a doctoral study prospectus.
Used as a survey instrument for measuring financial well-being of adults, specifically Generation X (age 25-44)
Financial education courses and one-on-one counselling sessions
Measure financial wellness before and after financial seminars
Using this as a business report writing project for class.
Survey of students at the university to collect baseline data on financial stress prior to intervention programs.
Survey of students at the university to collect baseline data for an online financial education class assignment.

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Will use for both employee education and training needs assessment.
Financial education course for team members
Provide financial education to business clients.
Use with clients
Integrate use of PFW scale into financial education program to measure success of our program as a "added value" to our current client employers. In addition it will be used as introductory program to clients.
Wi\$e Up Financial Planning for Generations X and Y Women (face-to-face workshop series)

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Use with clients
Research on workplace financial education and investigating the success of prior financial education.
Doctorial dissertation research and workplace financial education evaluation.
Used in research on solution based financial planning.
To use in a research study of objective and subjective measures of financial distress/financial well-being.
Research Project

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Collecting data online from any visitor to Foundation website as well as employees of participating employers
Bank on Central Texas-Employer Campaign. This campaign involves hour long financial education workshops for employees during working hours.
Measure financial wellness before and after financial success seminars
Track changes, progress of financial condition of individuals and families served through YWCA Financial Education courses.
Test employee financial wellness for my research study to gain credit for the independent study of master degree in Human Resource Development at National Institute of Development Administration in Thailand.

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<p>Incorporate into their website to help potential clients understand need for services. Incorporate into marketing material and utilize in client training courses.</p>
<p>Employee financial wellness training. Use the scale as a pre-post assessment to measure employee's improvement in financial wellness.</p>
<p>financial literacy training as workplace development through area employers.</p>
<p>Use to distribute the survey to staff to get a sense of overall financial wellbeing. Use to promote mandatory financial education for all new employees and see if ongoing education is needed for all other employees.</p>
<p>Use as a toll to educate employers of their need to incorporate an employee financial education to improve worker production.</p>
<p>Pre and post testing for financial education programs offered with united Way clientele.</p>
<p>Survey employees who work for firms as a way to help prove that the employer does in fact have employees who need financial management help.</p>
<p>Research project to evaluate the financial health of Marine Corps personnel. Research results will not be provided to PFEEF as agreed by J Cohart.</p>

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Hampton Roads FE Roundtable Research project. USN/CFS training proposed research pilot project
To be used as a pre-test-post-test for a small business in Richmond. Business program is funded by an HHS grant re:job creation.
Use for pre-assessment and follow-up assessment in the pilot test of the program TOGETHER to help couples deal with financial and marital distress.
To access the financial wellness of our military personnel and families. Pre and post evaluation for financial education classes.
To access financial education needs of employees and to track financial behavior changes of employees.
To put on corporate website.

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Financial education
Survey public school employees
To measure the effective of a company's financial literacy program via a controlled Pilot Study in Washington state.
To be used in a study for his research project.
Collect data from national government employees, assess financial progress, and report projected ROI
Using the measure in a research project which will be evaluating the role of a financial education program delivered to new police recruits in Perth, Western Australia

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<p>Use to point employers to our site so that they can use the scale with their workers. To encourage the growth of workplace financial wellness programs in Jamaica.</p>
<p>Financial counseling and education (pre-test/post-test)</p>
<p>Use in a brown bag session and then allow employees to gauge their financial wellness and then improve it.</p>
<p>Measure credit union employee financial status in WI.</p>
<p>To be included in a presentation to all Wisconsin School District Administrators in attendance, supported by appropriate handouts.</p>