



FIRST COMMAND
EDUCATIONAL
FOUNDATIONSM

FINANCIAL READINESS FOR LIFE

2023 ANNUAL REPORT

CELEBRATING
40 YEARS

Why We're Proud of 2023!

- Received Candid Platinum Seal of Transparency for the 6th consecutive year. This seal is awarded to charities illustrating the highest level of responsible fiscal management and commitment to accountability and transparency
- Received a consecutive 4 Star Rating from Charity Navigator in Accountability & Finance and Culture & Community
- Awarded over \$124,000 in scholarships to more 79 students
- Awarded more than **\$5.3 million** in scholarships since 1983
- Conducted:
 - 42 financial readiness education presentations for 585 service members
 - Conducted 20 financial readiness education presentations for Project Sanctuary, impacting 138 military parents and 63 teens of families adjusting to post-deployment lifestyles
- Conducted 26 FERS employee benefit webinars for 1,237 federal civilian employees nationwide
- Grew 205 new donors who partnered with us to make our cause their own and enhance our ability to deliver financial education programs
- Hosted our 16th Annual Charity Golf Classic and silent auction, benefiting our scholarship programs for those seeking college degrees or skilled trade programs. This was our largest tournament yet and netted \$50,304.05 in direct support to our scholarship programs
- Hosted our 3rd Annual Charity Clay Shoot, netting over \$5,200 for financial education programs
- Split \$3,210 from the annual Holiday Haul 50/50 Raffle with one lucky winner with proceeds benefiting our general operating fund
- Welcomed more than 1,950 new learners in our TAKE COMMAND(R) on-line financial readiness education program; our largest growth year of TAKE COMMAND yet

The First Command Educational Foundation Family,

I am happy to share our 2023 annual report, highlighting a remarkable year of growth and impact. We expanded our educational programs, specifically TAKE COMMAND®, forged new scholarship partners, realized substantive budget efficiencies, and broadened our network of supporters and learners.

Our programs benefited 4,152 military and federal service families through financial readiness education and scholarships, crucial for the journey to financial security.

In 2023 we completed accreditation of our Online TAKE COMMAND® financial education program for up to three college credit hours in Consumer Finance Education. In partnership with The American College of Financial Services, these college credits are available at no charge for military service members (active, reserve, or guard), veterans, and their spouses. TAKE COMMAND is an Online financial readiness educational program meeting the financial education requirements implemented in the 2016 NDAA. It is accessible Online 24/7, is self-paced, and is readily available. (Military Financial Readiness - First Command Educational Foundation (fcef.com))



We launched a fundraising campaign to develop a branded mobile application for TAKE COMMAND. This mobile application will provide a more enhanced, intuitive user experience and offer future growth features such as gaming, badging, push notifications, and checklists to complete financial tasks. The development costs are estimated at \$39,600 with recurring annual maintenance, technical support, continued growth, and subscription fees estimated at approximately \$58,400/year. (Our Service Members Need You! - First Command Educational Foundation (fcef.com))

The app development, coupled with the recent accreditation of the TAKE COMMAND program for college credit represents an extraordinary opportunity for military service members and their families!

As we look forward to 2024, we aim to modernize the content and delivery of our educational programs to increase digital access and will continue to partner with new organizations, sharing our educational resources and scholarships. Challenges in the economy, inflation, and various regulatory and policy restrictions present challenges we must work through.

I extend a heartfelt thank you to Skip Bowen for his dedicated service to the First Command Educational Foundation. Skip stepped down as CEO at the end of 2023; I welcome his continued guidance as the Chair of our Board of Directors. Skip was instrumental in reshaping the First Command Educational Foundation with a strong commitment to perpetual improvement and growth.

Most importantly, thank you to all who support us, learn from our programs, and work tirelessly to deliver our impact. Your dedication fuels our mission.

Yours in Service,

A handwritten signature in black ink, appearing to read 'Tom Kuhar', written in a cursive style.

Tom Kuhar
Chief Executive Officer & President

TAKE COMMAND®

Promoting Financial Readiness for Life®

TAKE COMMAND is a comprehensive online financial readiness and resilience program for service members and their families. Our curriculum prepares service members to make well-informed, wise financial decisions at every career and life stage. The objective is providing a solid foundation to effectively pursue and achieve long-term financial security.

TAKE COMMAND IS:

CONVENIENT: Accessible 24/7 on demand via computer, smartphone, or tablet

ACHIEVABLE: Lessons can typically be completed in as little as 10 minutes and courses completed in no more than one hour each

REWARDING: Accredited by The American College of Financial Services

ECONOMICAL: Each learner may take unlimited courses at **no cost**



Currently, the *accredited TAKE COMMAND* program of study consists of 21 comprehensive courses that surpass the 2016 NDAA financial literacy mandates. Each course not only teaches valuable financial information but also allows learners to interact with the lessons. This interaction includes fillable financial worksheets and guidebooks, activities within the lessons, and “Check Your Knowledge” questions to reinforce learning. These interactive modules encourage adopting a mindset of positive financial thoughts and behaviors. In addition to learning financial fundamentals, service members and their families are provided guidance regarding the unique financial challenges and opportunities that come with military service from initial entry through separation or retirement.

In 2024, we look forward to completing the Financial Leadership course, initiating the development of micro-learning courses, creating new course content, providing the opportunity for active duty, guard, reserves,



“Education must not simply teach work – it must teach life.”

W.E.B. Du Bois

veterans, and their spouses to earn course credit (at no cost) from The American College of Financial Services upon the completion of TAKE COMMAND courses, and the development of an APP for TAKE COMMAND. Each of these initiatives provide the opportunity to grow as we look to broaden our scope and engage future users and organizations.

Education Programs

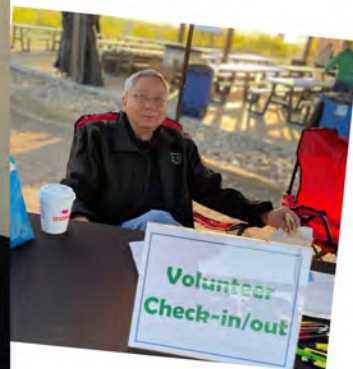
The Education Programs experienced significant change and challenge in 2023. The Army rescinded access for non-military organizations wanting to provide financial presentations to service members and their families. We persevere through this challenge, providing virtual and in-person presentations to all other military branches. Our dedicated volunteer speakers provided financial readiness education to more than 500 people. The most popular topics were:

- Financial Readiness
- Thrift Savings Plan
- Money Basics for Teens
- Personal Financial Management
- Renting vs. Buying

Ensuring our courses meet the needs of our audience, we started the process of modernizing our Basic\$4ALL online financial education course which helps teens and young adults learn the basics of personal finance and money management. Originally created in 2009, it is time to improve this course for younger audiences' needs.

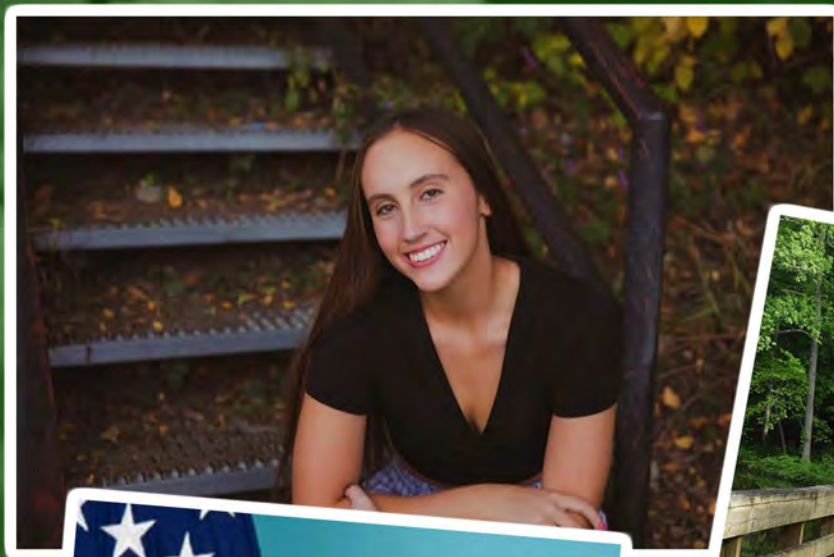
We also said goodbye to Al Godoy, the long-time director of Education Programs. Al retired in September after a decade of dedicated service. We wish him and his wife, Sylvia, years of happiness in retirement! The entire FCEF team is working together to fill his shoes.

Happy Retirement, Al!



2023 Carrol H. Payne Scholarship Recipients















16th Annual "Chip-in" for Education Golf Classic

Our annual charity golf tournament was held September 8, 2023, at Bear Creek Golf Club. Despite the 108 degree day, we are pleased to report that the charity golf classic and virtual silent auction that ran concurrently netted \$50,304.05 to fund our Carroll H. Payne Scholarship program, which benefits those seeking college and trade school degrees. Thirty-one sponsors, 256 golfers, 21 volunteers, and six bidders made it possible.

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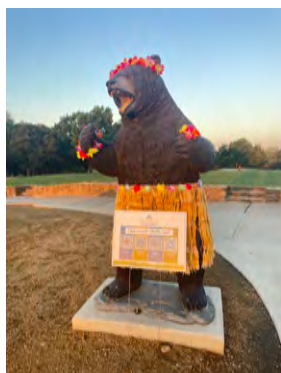
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3rd Annual FCEF Charity Clay Shoot

In April 2023, FCEF staff members, four volunteers, and Defender Outdoors Clay Sports Ranch hosted an event for 40 guests, featuring clay shooting, a raffle, and an auction. The event raised over \$5,200, an 18% increase from the previous year, to benefit financial educational programs. Breakfast and lunch were generously sponsored by Eric and Donna Schuster. Three marvelous shotguns were raffled, and a magnificent hunting knife was auctioned, contributing to the successful fundraising.

Inaugural Regional Charity Golf Tournament

Thanks to the teamwork of First Command Financial Services District Advisor Bernie Still, his North Charleston office, and Tee It Up for the Troops, \$9,250.00 was raised for our where it's needed most.

If you are interested in hosting a benefit event, please don't hesitate to reach out to us. We would love to discuss how you can make a positive impact and support our cause.

Feel free to contact us at edufoundation@fcef.com to get started. Thank you for your support!



Thank you to all donors!

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