



# 2022-2023 IMPACT REPORT

## TEXAS FINANCIAL EDUCATION ENDOWMENT



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# About the Endowment

The Texas Financial Education Endowment (TFEE) was developed under the authority of Chapter 393 of the Texas Finance Code during the 82nd Legislature. In 2023 the Legislature relocated the enabling statute to Section 14.113 of the Texas Finance Code. The statute provides that TFEE will be administered by the Finance Commission of Texas (FC) to support statewide financial capability and consumer credit building activities and programs. Financial capability is a set of consumer behaviors that lead to long-term, tangible improvements in financial health. The TFEE Grant Program funds organizations that strive to increase and promote the financial capability of individuals, encouraging personal financial education and responsibility within the state of Texas.

The TFEE Grant Program was launched on September 3, 2013. The first grant cycle was from January 2014 to December 2015, with a new cycle occurring every two years. This report contains information for the fifth grant cycle, beginning on January 1, 2022, and culminating on December 31, 2023.



Sec. 14.113 TEXAS FINANCIAL EDUCATION ENDOWMENT. (a) As part of the licensing fee and procedures described under Subchapter [G](#), Chapter [393](#), each credit access business or holder of a credit access business license shall pay to the commissioner an annual assessment to improve consumer credit, financial education, and asset-building opportunities in this state. The annual assessment may not exceed \$200 for each license as specified by the finance commission.



# Grant Administration

TTEE is administered by the FC, along with assistance from the Audit Committee, a Grant Advisory Committee, and a Grant Coordinator. The Audit Committee oversees program development and is responsible for recommending policy amendments and grant funding. The Grant Advisory Committee (GAC) also assists with development, while making program recommendations and evaluating grant proposals. During the 2022-2023 cycle, the GAC consisted of six individuals listed below. All committee appointments were subject to FC approval.



<p><b>Roselyn "Rosie" Morris, Ph.D.</b> Finance Commission Representative, San Marcos</p>	<p><b>Laura Nassri Warren</b> Finance Commission Representative, Palmhurst</p>	<p><b>Linda Davis-Demas</b> Vice President of Housing with BALANCE</p>
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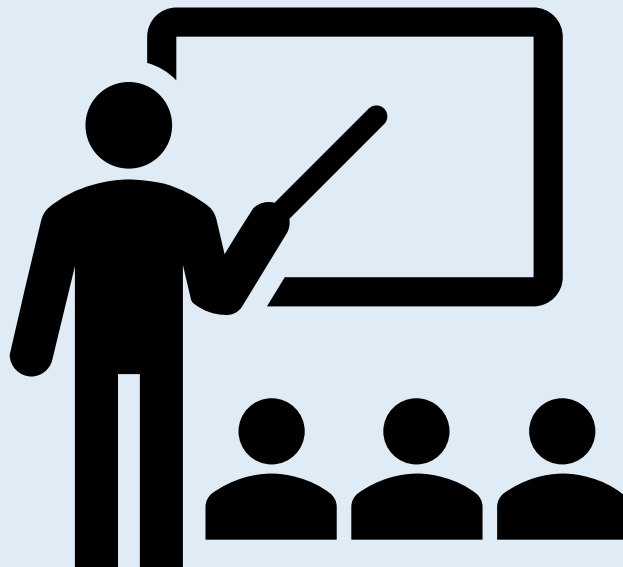
<p><b>Laura Rosen - Consumer</b> Advocate Representative, Austin</p>	<p><b>Andrea Herrera</b> Legal Assistant, Texas Dept. of Savings &amp; Mortgage Lending</p>	<p><b>Ashley Minaudo</b> Credit Access Business Representative</p>
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## Grant Priorities & Reporting

During the 2022-2023 cycle, TFEE funds were awarded to organizations that implemented and prioritized the following:

1. School and youth-based financial education and capability, including teacher training programs that increase educational awareness for youth;
2. Adult financial education, capability, and consumer counseling programs, including train-the-trainer programs that increase educational awareness for adults; and
3. Identify and provide opportunities for individuals to participate in one-on-one financial counseling and coaching programs.

Grant recipients are required to submit semi-annual program reports detailing the number of direct financial education hours provided, the number of program participants receiving that education, and other related information for each semi-annual reporting period. Once the two-year grant cycle is complete, grantees also submit a final, comprehensive impact report for their TFEE program.



# Recipients

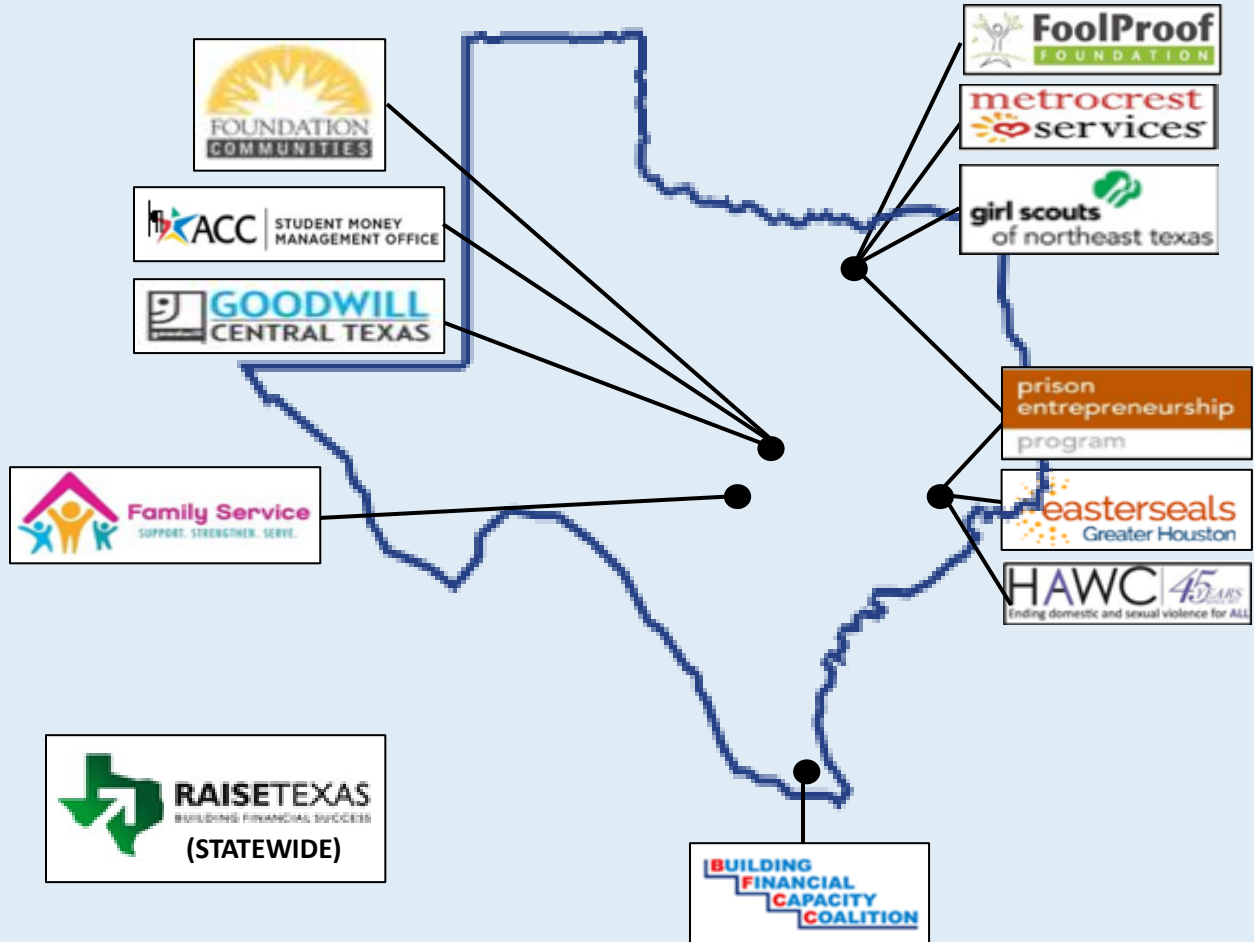
TFEE awarded 12 organizations an aggregate amount of \$409,000 in funds for program activities related to the 2022-2023 grant cycle. These organizations promoted and strengthened financial education and capability across Texas.

## 2022-2023 TFEE Grant Recipients

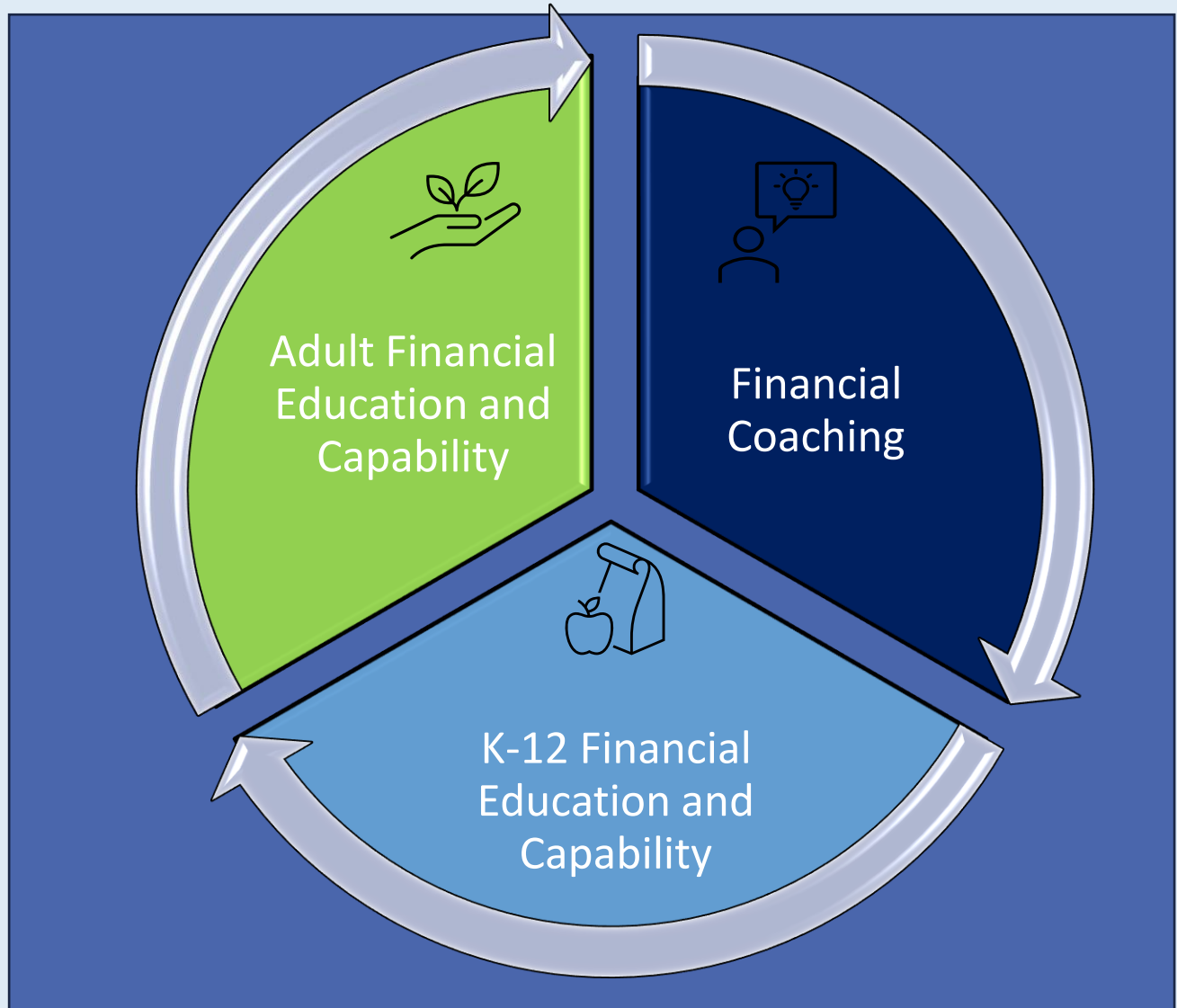
Name of Organization	Category	Term	Award Amount
Building Financial Capacity Coalition	K-12 Financial Education & Capability	2 Years	\$30,000
FoolProof	K-12 Financial Education & Capability	1 Year	\$29,000
Girl Scouts of Northeast Texas	K-12 Financial Education & Capability	2 Years	\$40,000
Austin Community College	Adult Financial Education & Capability	2 Years	\$40,000
Foundation Communities	Adult Financial Education & Capability	2 Years	\$20,000
Goodwill Central Texas	Adult Financial Education & Capability	2 Years	\$40,000
Metrocrest Services	Adult Financial Education & Capability	1 Year	\$20,000
Prison Entrepreneurship Program	Adult Financial Education & Capability	2 Years	\$40,000
Easter Seals of Greater Houston	Financial Coaching	2 Years	\$40,000
Family Service Association of San Antonio	Financial Coaching	2 Years	\$40,000
Houston Area Women’s Center	Financial Coaching	2 Years	\$40,000
RAISE Texas	Financial Coaching	1 Year	\$30,000
<b>TOTAL</b>			<b>\$409,000</b>

# Service Area

The 2022-2023 TFEЕ grantees served Texans young and old in both statewide and region-specific programs, including those focused on residents of: Austin, Dallas, Houston, San Antonio, and the Rio Grande Valley areas.



# Endowment By Numbers



**25,923  
Texans  
Served**

**36,000+  
Direct  
Contact  
Hours**

**\$398,715  
Grant  
Funds  
Disbursed**



## K-12 Financial Education & Capability Programs

The following three organizations received TFEЕ funding for K-12 Financial Education and Capability programs during the 2022-2023 grant cycle, providing financial education to nearly 13,000 students.

- Building Financial Capacity Coalition
- FoolProof Foundation
- Girl Scouts of Northeast Texas



# Building Financial Capacity Coalition

## Overview:

Building Financial Capacity Coalition (BFCC) champions effective financial education for families in the Rio Grande Valley. Its mission is to foster community prosperity by enhancing the knowledge and skills that families need to improve their financial decision-making for both personal and small business finances. The goal of BFCC’s Money Smart Ambassador (MSA) Program is to collaborate with local independent school districts (ISD) in helping high school students complete the Train the Trainer curriculum, design and share financial literacy presentations, and participate in a Financial Literacy Summit. BFCC’s Labor of Love (LOL) Student Program identifies at-risk students, especially young mothers enrolled in BFCC’s participating districts, to participate in classroom trainings, receive guidance through FDIC Money Smart modules, attend job application and resume building workshops, and participate in life skills sessions.



## Progress:

BFCC partnered with teacher-mentors at 11 high schools in the Rio Grande Valley area (Brownsville ISD, Harlingen Consolidated ISD, and La Feria ISD) to engage students in the MSA program. The grantee successfully conducted train-the-trainer sessions to help prepare teachers. BFCC also hosted their annual Money Smart Financial Education Summits where students made presentations to an auditorium full of their peers on financial topics ranging from the “Use of Cash Apps vs. Traditional Banking” to the “Impact of the American Dollar on the Global Community”. Financial industry experts judged the presentations, and top performers received monetary awards. Video recordings of each presentation have been shared on participating schools’ websites, allowing the financial learning to extend to a much broader audience of students. Labor of Love Financial Education Workshops presented opportunities for at-risk youth to learn how financial topics impact important future decisions. They received valuable information about summer jobs and scholarships and heard from young college students about their own financial journeys. BFCC’s programs promoted numerous opportunities for peer-to-peer financial education. Visit <https://www.bfccrgv.com/> for additional information.

## Outcomes:



# FoolProof Foundation

## Overview:

FoolProof Foundation (FoolProof) was created because a 12-year-old boy working three jobs was the only kid in an audience full of adults being counseled on money problems. He was not there with his parents; he was there to learn tips to help his parents and to learn tips to keep him from making the same mistakes his parents had made. Like that boy, about 29 million children in the U.S. are living in a low-income, poor, or deep-poverty family. All of these children and their families are at greater risk for abuses in the financial marketplace. FoolProof’s aim has been to develop resources for the under-served to learn consumer skills. FoolProof’s goal is to support a comprehensive professional development (PD) program promoting access to financial education for teachers of grades 5-12 located throughout Dallas County. Existing relationships with administrators in Dallas ISD were leveraged to coordinate, plan, and execute four PD sessions, thus onboarding 120 new teachers and increasing curriculum usage in Texas by 2,200 students.



## Progress:

FoolProof was awarded \$29,000 for a one-year term. The organization served 2,762 Texas students and provided 1,197 hours of direct contact to 91 teachers/administrators while building relationships throughout the Dallas Independent School District. The group had great success through the first half of the 2022-2023 grant cycle; however, the second half of the year presented a number of challenges due to staff turnover and the lack of designated professional development time provided by the school district. Fortunately, the grantee was able to provide professional development at the end of the year on December 13-14, 2022. These sessions allowed for continued growth of FoolProof’s program. In the future, FoolProof plans to focus beyond a single school district, allowing for regional and statewide training events. Such an expansion will minimize the impact on staffing changes and individual district calendars. Visit <https://texas.foolproofme.org/texas> for additional information.

## Outcomes:



# Girl Scouts of Northeast Texas

## Overview:

Girl Scouts of Northeast Texas (GSNETX) provided educational workshops to build a framework for girls in grades K-8 to develop personal financial literacy skills. The curriculum aligned with the Girl Scout processes of girl-led, hands-on and collaborative. At Girl Scouts, the focus is on building girls of courage, confidence, and character who make the world a better place. The program was designed to be delivered through a series of in-person workshops either through in-school or after school settings. The model was also designed to create a "train the teacher/Girl Scout leader" opportunity for engaging adult mentors and volunteers.



## Progress:

GSNETX's program made significant strides in fulfilling its mission by supporting girls' development of financial literacy and entrepreneurship skills through their own cookie businesses. Successful annual initiatives, including providing Rally Kits to Service Units and hosting Cookie University along with a Cookie Rally for New Troops, engaged a substantial number of Girl Scouts and enriched their financial literacy and entrepreneurship skills. The challenge of crafting rally kit activities for all ages was overcome by developing multiple versions of activities, and by fostering inclusivity and relevance. Key program learning emphasized actively involving participants in planning, using feedback for improvements, and incorporating experiences of older Girl Scouts for relatable learning. Keeping activity duration to 20-25 minutes ensured engagement and that learning objectives were met. Visit <https://www.gsnets.org/> for additional information.

## Outcomes:



## Adult Financial Education & Capability

The following five organizations received TFEF funding for Adult Financial Education and Capability programs during the 2022-2023 grant cycle, serving 3,089 adults through 3,917 hours of direct contact:

- Austin Community College
- Foundation Communities
- Goodwill Central Texas
- Metrocrest Services
- Prison Entrepreneurship Program



# Austin Community College

## Overview:

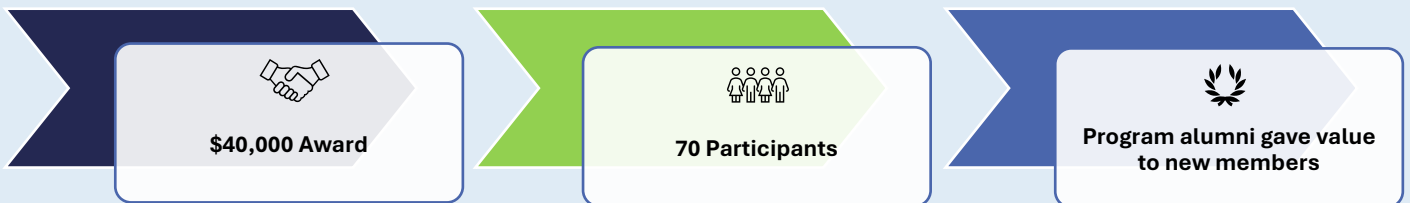
Established in 2016, the Student Money Management Office (SMMO) at Austin Community College (ACC) supports student success by providing comprehensive money management education. SMMO’s programs, informed by the principles of student development and behavioral economics, equip students to make well-informed financial decisions especially as it relates to paying for college. This support helps students earn a credential and either enter the workforce or pursue a bachelor’s degree. The Gaining Momentum Program (GMP) is an educational initiative designed to financially empower ACC’s minority students. GMP provides financial education, coaching, credit building, debt reduction incentives, asset building support, and comprehensive assistance tailored to students’ needs. The Gaining Momentum Program was initiated in response to distressingly low 3-year graduation rates among ACC’s minority students.



## Progress:

The Gaining Momentum Program, introduced in 2022, has yielded significant success, with 70 students completing the program to date. A noteworthy 71% of participants experienced an increase in their financial well-being scores within six months of completing the program, showcasing the program's positive impact on participants' overall financial health. Additionally, an impressive 85% of students who successfully completed the program were either graduates or actively enrolled in courses 6-12 months after program completion, indicating sustained engagement with their academic journey. Furthermore, the program facilitated the opening of 49 accounts at University Federal Credit Union during the Academic Year 2023, underscoring the program’s role in encouraging students to take practical steps towards financial stability. Visit <https://students.austincc.edu/money/> for additional information.

## Outcomes:



# Foundation Communities

## Overview:

Foundation Communities (FC) is an affordable housing organization that is deeply committed to the “housing + services” model. FC owns and manages 28 attractive, safe, and affordable housing communities in Austin and North Texas. The organization provides on-site support services in the areas of education, financial stability, and health. Additionally, FC operates two Prosper Centers that provide financial stability services to its residents and the community at large. The mission of the Prosper Centers is to provide expertise, support, and resources that expand access and opportunities for all to thrive. This goal is accomplished through four program areas: tax preparation, health coverage enrollment, college access support, and financial wellness support. An important part of carrying out FC’s mission is the Pathways to Financial Wellness program, supported in part by TFEE. The focus of the Pathways program is one-on-one financial coaching and rent reporting. The combination of individualized goal-attainment support and a credit building tool are a powerful way for FC clients to expand their opportunities and thrive.



## Progress:

During the grant period, the Pathways to Financial Wellness program served 843 clients and provided 1,288 financial coaching sessions. An estimated 60% of clients who participated in coaching made progress toward their financial goals. At FC’s housing communities, 296 residents participated in rent reporting across 10 communities. About 60% of participants improved their credit. FC is incredibly proud of the collaborative work done by its staff, volunteers, and clients to achieve these results, and it is grateful to TFEE for supporting the work. Visit <https://foundcom.org/> for additional information.

## Outcomes:



# Goodwill Central Texas

## Overview:

For six decades, Goodwill Central Texas (Goodwill) has relentlessly focused on a single goal, "transforming generations by empowering people through education, career training, and work". Believing that education and work are the only true pathways out of poverty, they seek to provide opportunities for community members facing obstacles to sustainable employment: people with disabilities, people lacking education, people with criminal backgrounds, people facing homelessness, and youth lacking opportunity. The goal of the Goodwill Match Program (Goodmatch) was to assist 60 participants with developing a budget, becoming banked, and building savings. The program leveraged an existing partnership with University Federal Credit Union (UFCU), offering matched and incentivized funds to individuals who met established financial education, goal setting, and saving criteria.



## Progress:

The funds provided to Goodwill through the TEFE program assisted 200 Goodwill team members with enhancing their financial literacy. Participants attended sessions and learned how to create a budget with a Goodwill Financial Literacy Trainer. These sessions provided valuable insights into financial planning, helping team members tailor budgets to their unique needs. Team members proactively took part in additional financial literacy classes available on the UFCU mobile app, which covered a wide range of topics, empowering individuals with knowledge on budgeting, saving, investing, and other essential financial skills. Program participants who completed additional financial classes on the UFCU mobile app, received additional incentives, such as a \$25 visa card. Some participants surpassed the \$500 savings target, thus strengthening their financial stability as well as gaining a sense of empowerment and confidence in managing their finances effectively. Visit <https://www.goodwillcentraltexas.org/> for additional information.

## Outcomes:





# Metrocrest Services

## Overview:

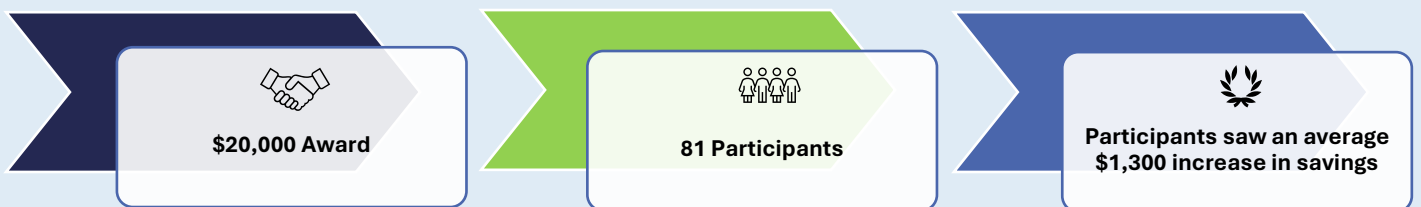
For over 50 years, Metrocrest Services (Metrocrest) has offered programs (in Carrollton, Farmers Branch, Addison, Coppell in Dallas County, and Dallas (in Denton County) for individuals, families, and seniors that lead to self-sufficiency and holistically end generational poverty. After helping clients meet their acute, initial needs, Metrocrest works on long-term solutions for moving clients out of poverty through a successful model of bundled programming. The Financial Empowerment component of Metrocrest serves extremely low to low-income residents in its area and is crucial to helping families construct a stable foundation for the future. The program set a goal to serve over 1,000 individuals, specifically through increased credit scores and savings.



## Progress:

Financial Education is the core of Metrocrest’s mission while aligning with the Working Family Success Model. Over the grant term, Metrocrest shifted focus primarily to the core financial empowerment families. The families that were engaged continued to see progress in their goals, but they were not able to add more families or class-style education options as hoped. They continued to use best-practice indicators to track, monitor, and evaluate success including Financial Capability Score, savings, debt reduction, and credit score. As costs have risen for housing, food, and other goods, there has been a decrease in the amount their clients were able to reduce debt or increase savings. Part of Metrocrest’s mission is to provide wrap-around services, so we were able to assist families with their increased utility bills or rent. During the grant term, the primary focus has been ensuring families have the tools and ability to pay all household bills. This was completed through providing financial assistance, focusing on a decreasing breakdown, to allow families a slow transition into financial stability. Visit <https://metrocrestservices.org/services/financial-empowerment/> for additional information.

## Outcomes:



# Prison Entrepreneurship Program

## Overview:

Founded in 2004, Prison Entrepreneurship Program (PEP) stands at the intersection of criminal justice reform and economic mobility. Grounded in the beliefs of human dignity, personal responsibility, the dignity of work, and free market capitalism, PEP programs benefit returned citizens who face significant economic and racial barriers of injustice upon release. PEP's model includes pre-release character development and holistic post-release support that encompasses education, employment, transition housing, basic needs, and ongoing entrepreneurship support.



## Progress:

PEP has successfully expanded its eSchool initiative. TFEF's funding was very impactful and allowed PEP to serve 1,870 clients over the 2-year grant cycle. Through December 31, 2023 (24 months, 100% of grant period), PEP served 180% of its original 2-year goal. PEP clients adapted well to the use of "real world" stories from both executive business volunteers and their peer community (other returned citizens) with the new format being well received by volunteers. PEP's biggest achievement was extending the curriculum to a new phase with class time, workshops and pitch presentations to executive volunteers. This made the curriculum more tangible to the client and helped build community between PEP clients and volunteers. The new format also provided volunteers the opportunity to serve using their technical skills. PEP's biggest challenge was migrating clients into a traditional financial structure. Many have led a "cash" life, and they are reluctant to leverage the transparency of traditional structures such as checking/savings accounts and credit cards. Visit <https://www.pep.org/results/> for additional information.

## Outcomes:



## Financial Coaching

The following four organizations received TFEF funding for Financial Coaching programs during the 2022-2023 grant cycle, providing 6,960 adults with 20,409 hours of direct contact:

- Easter Seals Greater Houston
- Family Service Association San Antonio
- Houston Area Women's Center
- RAISE Texas



# Easter Seals of Greater Houston

## Overview:

Easter Seals of Greater Houston (Easter Seals) has a 75-year history of working with vulnerable populations. Their team includes trainers certified through the U.S. Department of Housing and Urban Development, all of whom are certified financial coaches with extensive experience addressing the unique issues facing low-income families and those stemming from disability. The purpose of the Financial Coaching for Low Income People with Disabilities program is to support financial coaching for Montgomery and Harris County high school and transition-aged youth with disabilities, in addition to low-income people of all ages with a family member in the household who has a disability or is a veteran. With a focus on long-term change, the program’s general goals are to increase knowledge, work with clients to set goals, and support clients in improving their financial stability. Specific goals are to help people understand credit and debt, while moving toward building assets and savings.



## Progress:

Of the 109 families receiving pre-purchase counseling services, 42 families purchased homes. All families were first-time homebuyers with average household incomes of \$48,000. The families received debt counseling three to six months prior to closing, in an effort to increase assets and credit scores. In addition, 1,827 individuals received financial education or homebuyer’s education. Due to interest rate increases, counseling focused first and foremost on debt reduction and on a substantial increase in assets. On average, homebuyer families had total household cash assets of \$800 at initial intake. The real work of successful pre-purchase counseling was based on each client’s ability, willingness, and perseverance to follow their agreed-upon counseling plan. Each family who purchased a home received down payment assistance, on average, of \$12,000 per household. As a result of the counseling services, all these families received loans with sustainable mortgage payments that fit comfortably in their household budgets. Visit <https://eastersealshouston.org/housing-classes/> for additional information.

## Outcomes:



# Family Service Association of San Antonio

## Overview:

The Family Service Association of San Antonio (FSA) was founded in 1903 with the mission of empowering individuals and families to transform their lives and strengthen their community. Its Financial Empowerment Center was established over eight years ago and has partnered with such organizations as the City of San Antonio, United Way of San Antonio, and Bexar County, since its inception. The goal of FSA's Financial Empowerment Services (FES) program is to increase economic opportunities for low-income families and individuals. The project was developed to assist participants in overcoming barriers such as minimal educational attainment, insufficient job skills, and ineffective support systems that contribute to a lack of individual employability and perpetuate intergenerational cycles of poverty. The program provided financial capability training through one-on-one financial counseling focused on: reducing debt, increasing credit scores, savings, banking, and wealth building.



## Progress:

During the grant term, FSA served clients from age 18 to 65+, with average incomes of \$36,000, and average initial debt of \$27,000. Through the FES program, clients created realistic budgets, reduced debt, increased savings, and increased their credit scores by more than 35 points on average. FSA expects to see continued, similar outcomes among participants in large part owing to its approach of working with each participant to aid them in reaching their personal financial goals. They work with clients in whatever way is most effective for them (e.g. in-person, over the phone, and via email). By pairing financial counseling and coaching with other social services to achieve goals more quickly, effectively, and efficiently, FSA creates a sustainable "Super Vitamin Effect". Its programs focus on reducing debt, increasing credit scores, and increasing mainstream banking outcomes, and other important financial literacy topics. Additionally, its education/job training services component supports the achievement of outcomes such as clients enrolling in and completing job training programs. Visit <https://family-service.org/financial-empowerment-center/> for additional information.

## Outcomes:



# Houston Area Women’s Center

## Overview:

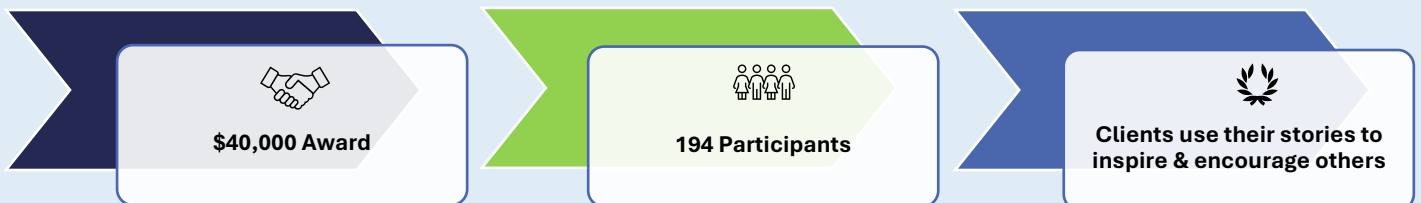
For survivors of domestic violence, financial insecurity is the most significant barrier to leaving abusive situations and achieving self-sufficiency. The Houston Area Women’s Center (HAWC) is Houston’s largest and most comprehensive service provider and advocates for victims of domestic violence, sexual assault, and sex trafficking. For 45 years, the agency has offered various free and confidential support services to help hundreds of thousands of victims transform into survivors and establish self-determined lives. HAWC provides specialized counseling and psychotherapy, emergency shelter and housing, legal advocacy, case management, and financial empowerment services in safe and secure residential and non-residential settings.



## Progress:

HAWC’s Financial Empowerment services give survivors the tools to regain confidence and develop financial health. The organization facilitates financial education, literacy, and capability by providing skills, tools and options to achieve a balanced and sustainable financial management approach. This ensures that income covers expenses, savings are adequate for future needs, debts are manageable, and financial goals are on track. The program offers clients the opportunity to participate in financial coaching, matched savings, financial education group training, and career readiness services. HAWC also assists and connects clients with resources to help identify and work towards educational goals or employment, including skills assessment, career planning, financial assistance for education supplies, and other assistance that reduces barriers and aids in financial stability. An example can be seen in the life of “Mary”, a survivor of domestic and sexual violence, facing barriers such as language, low self-esteem, trauma, and unemployment. With TFEE’s support, Mary is participating in counseling, legal services, and HAWC’s Economic Empowerment financial education support group. Mary has regained her self-esteem and is now able to work and support her children. Visit <https://hawc.org/> for additional information.

## Outcomes:



# RAISE Texas

## Overview:

RAISE Texas (RAISE) is a statewide coalition of nonprofits, financial institutions, public agencies, colleges and universities, and community leaders, united around the common goal of building financial security for low and moderate income (LMI) Texans. It is a national innovator of asset-building policies, programs and services designed for LMI Texans. RAISE provides resources and technical expertise to nonprofit organizations and training and professional development opportunities for financial coaches and other nonprofit staff working to promote financial stability. RAISE developed the project on Building Financial Subject Matter Expertise for Financial Coaches from feedback received through the RAISE Texas Financial Coaching Hub and research by the Consumer Financial Protection Bureau that supported the need for a financial coaching curriculum covering core competencies in financial education along with cultural competency.



## Progress:

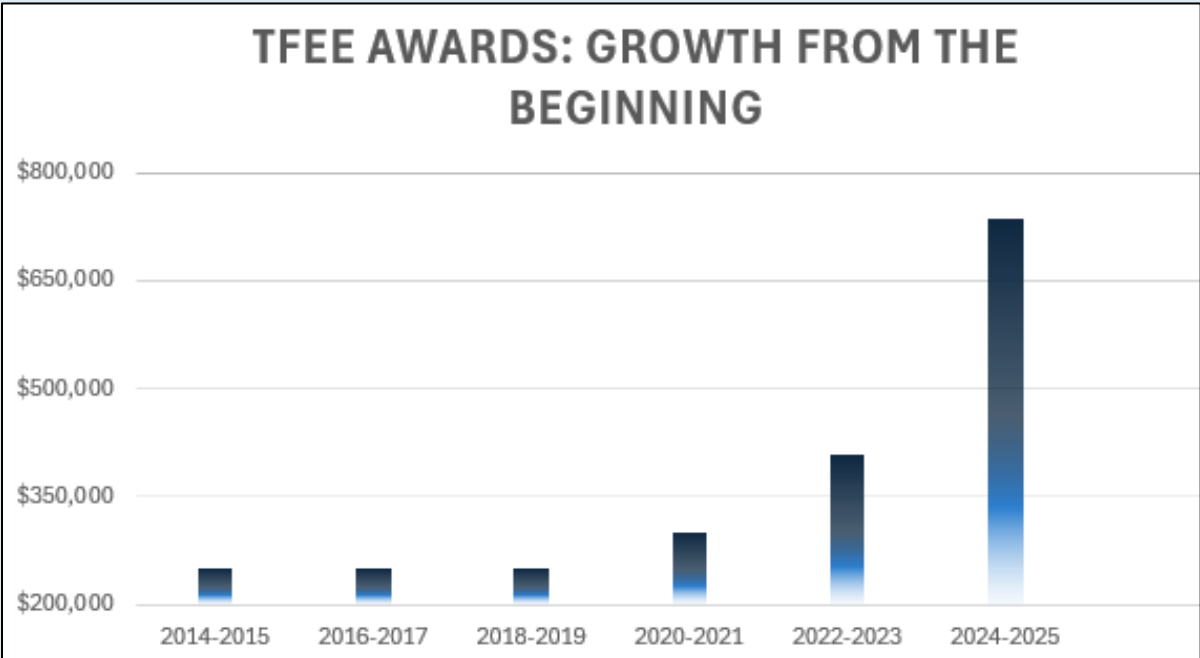
RAISE successfully completed a comprehensive draft of the Financial Core Competencies Curriculum. After sharing the draft with and receiving feedback from a diverse group of financial coaches, RAISE beta-tested the curriculum at an in-person training with 25 financial coaches in the Dallas-Fort Worth area, receiving positive feedback on the value of the curriculum and noting opportunities to improve the content and training experience. Since then, RAISE launched the Practicing Financial Wellness Through a Cultural Lens training series. The course is offered via Zoom to be accessible to financial coaches in all parts of Texas. The 6-part series is designed as a train-the-trainer model to support and enhance the financial coaching field. The current series has participants from 16 organizations across Texas, including nonprofits, banks and credit unions. Post-session surveys show that 100% of the participants would recommend this training to colleagues, and 100% of participants learned new information that they plan to use in their work. Visit <https://raisetexas.org/> for additional information.

## Outcomes:



# Endowment Financial Summary

The following graphic demonstrates the growth of TFEE awards from inception through the 2024-2025 grant cycle. While the number of grantees per cycle typically ranges from eight to 12 organizations per grant cycle, the aggregate amount of funding awards has grown from \$209,000 in the initial 2014-2015 grant cycle to \$735,700 in the 2024-2025 cycle. During the 2022-2023 cycle, the average grant award per organization was \$34,083.33 and each grant award recipient received an average of \$33,226.25 in total fund disbursements.



## Looking Ahead

TFEE saw significant interest during the 2024-2025 application cycle, with submissions coming from previous funding recipients as well as organizations new to TFEE. Ten grantees were awarded a total of \$735,700 with individual awards ranging from \$35,700 to \$90,000. Half of those grantees are previous TFEE award recipients, with most programs spanning two-year terms. Two of these grantee organizations will focus on K-12 financial education and capability, while five others will address adult financial education and capability. The three remaining entities will provide financial coaching to their participants. Several of the programs have a statewide focus, while the others are area-specific in locations such as: Austin, Dallas, Houston, Amarillo, and McAllen. The 2024-2025 grant cycle began on January 1, 2024, and will end on December 31, 2025.