

# Supporting Financial Literacy

Financial literacy education empowers consumers with information to make good economic decisions and allows them to be more familiar and comfortable with banking services. Learning how to manage money can serve as a strong foundation to a successful financial future.

Shore United Bank supports financial literacy initiatives through various delivery channels. We support individual requests from teachers, schools or organizations to provide classroom presentations or speakers on topics including coin and currency, budgeting, investments and home ownership.

We have a long-standing partnership with Junior Achievement to promote financial literacy programs and inspire young minds. In addition to sponsoring several Junior Achievement (JA) programs, our employees serve on the JA Board. Our employees eagerly look forward to volunteering in classrooms to support JA and its mission to inspire and prepare young people to succeed.

In 2021, instead of traditional in-person lessons, our employees filmed video lessons for three of JA's virtual programs, JA Our City®, JA Finance Park® and JA Inspire. JA Our City® is a program designed for 3rd grade students to help them learn the importance of money and economic exchange and JA Finance Park® is a program to help high school students have a better understanding of finance basics to make decisions related to income, expenses, savings and credit. JA Inspire is a one-of-a-kind virtual career event for students to see what a day in the life of someone with their job looks like, how students can get that job and what students need to do for the duration of their school career to be successful in that job. In 2021, JA has supported 3,898 students from 3rd grade to high school in various programs.

During the 2020-2021 school year, we released Vault, a digital education curriculum that provides elementary students across Dorchester County, Maryland and Accomack County, Virginia with life skills like financial empowerment, mental wellness and money skills to help them succeed both in and outside the classroom. These resources were made available to interested school systems at no cost through Shore United Bank's relationship with EVERFI, the leading Impact-as-a-Service™ education innovator.

Since launching the education initiative in 2020, Shore United Bank has successfully grown its program and impact on students, schools and local communities. To date, more than 392 students have taken the course in 9 schools.

