

CheckWise

CheckWise is ideal for clients who have never had a checking account, those who would like to know how to better handle their checking account, and those who need a second chance to establish a relationship with a financial institution.

The United Way of America recently identified in its 5-year plan its goal to reduce the unbanked and underbanked by 25%. Many United Way agencies are using CheckWise to achieve this goal. The purpose of CheckWise is to increase access to financial services and financial education for low- and moderate-income individuals. According to the Department of Treasury, there are currently 10 million unbanked and 15 million underbanked households in the U.S.

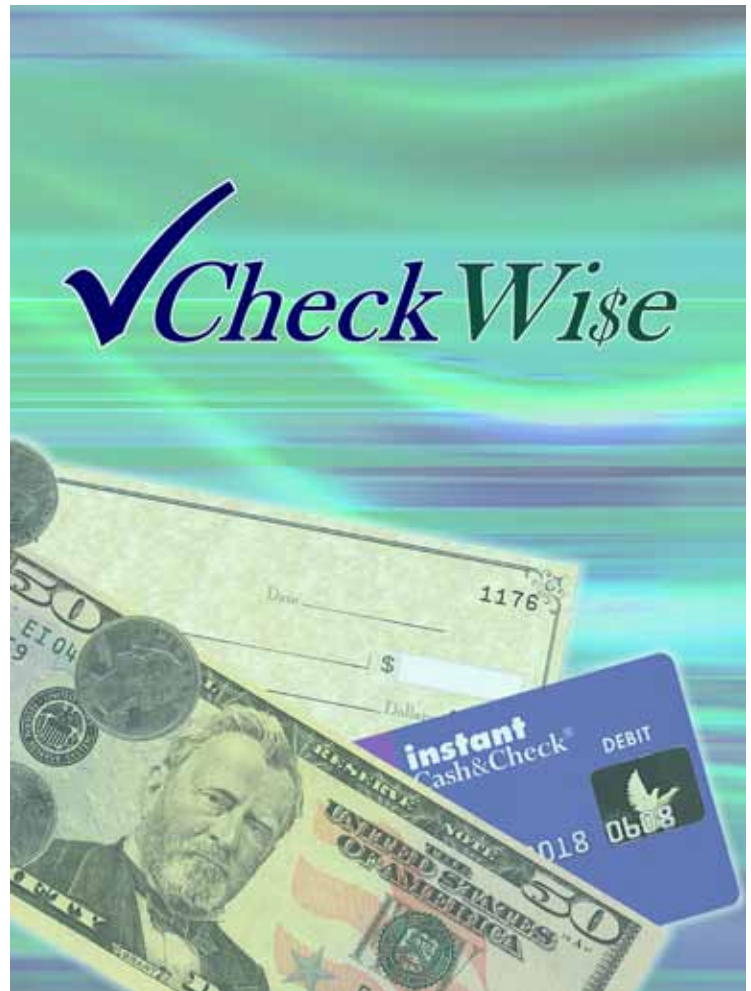
Often, the reason consumers don't have a relationship with a financial institution is simply a lack of financial education. CheckWise is the solution to reaching these consumers. CheckWise is the most current and comprehensive checking account program available.

CheckWise will help clients understand the benefits of working with a mainstream bank or credit union for their financial service needs. Through interactive activities, clients will learn how to:

- Choose the right account
- Open an account, endorse a check, and maintain a checkbook register
- Reconcile an account to the checking account statement
- Take advantage of tools available for managing an account
- Keep the account balanced
- Keep the account safe
- Maintain an ongoing relationship with the financial institution

When a client completes CheckWise, a financial institution can log onto ACCE's Certificate Verification site and verify the client's certificate, in addition to noting their intention to open a new account in a secure online student file. This will help track client success and help to prevent client account abuse. The court system can also use ACCE's Certificate Verification site to confirm completion in the event that CheckWise is used as part of a check offender's sentencing.

Offering a program that emphasizes the importance of



becoming financially responsible gives you increased opportunities to partner with creditors, financial institutions, and other organizations. In addition, offering CheckWise will allow you to reach a wider consumer base and increase your revenue, all while helping you to meet your educational mission. **CheckWise can be ordered directly from the ACCE website:**
<http://www.acce-online.com/>