NAVY FEDERAL Credit Union

FINANCE OPERATIONS RESEARCH

April 8, 2026

Freedom High School

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I. EXECUTIVE SUMMARY

Overview of Organization

Navy Federal Credit Union (NFCU) is a **not-for-profit** organization **owned by the members** of the credit union. Their mission is to put their members' financial success first and lead using service-minded approach. NFCU has over **15 million members** and **25,200 employees** and strives to provide accessible, trustworthy financial services to military personnel and their families.

Navy federal Credit Union Location in Reston, VA

Objective Of Plan

Our strategic plan **Project Shine a Light** is aimed at enhancing Navy Federals's CSR operations by implementing programs to address issues that are often overlooked. We focused on issues that lay in existing youth **financial literacy** education, the Transition Assistance Program (TAP), and local ecosystems. Integrating these elements into NFCU's CSR will allow the company to enhance their brand reputation, build loyalty with their customers and partners, and create **positive** impacts on society **beyond profit.**

Research Methods

SECONDARY DATA
- PERSONAL FINANCE TEXTBOOK RESEARCH
- SOCIAL MEDIA
- ONLINE RESEARCH

PRIMARY DATA
- NFCU ANNUAL & STRATEGY REPORTS
- INTERVIEWS
- SURVEY

Target Market

Primary

Name	Anthony Smith
Age Range	26-34
Income Range	$45,000-$75,000 annually
Race	White
Job	Active Duty Air Force Personnel
Familial Status	Married + 2 year old child

Secondary

Name	Jordan Lee
Age Range	35-50
Income Range	$70,000-$110,000 annually
Race	Black
Job	Department of Defense HR Specialist
Familial Status	Married to Military Personnel + 3 children (ages 12, 15, 17)

Overview of NFCU's Current CSR Initiatives

Navy Federal currently has **three key** CSR initiatives: A partnership with United Service Organizations (USO, promotes financial wellness education among military members), No Plate Left Behind (combats food insecurity), and Making Cents (a digital banking program). Navy Federal's CSR gives members **direct value** through improved financial education, community support, and targeted programs.

"Once a member, always a member"

Findings And Conclusions of the Study

FINDINGS	CONCLUSIONS
Significant gaps in student financial confidence, particularly in investing, taxes, and debt management.	School administered personal finance courses are insufficient and an alternative is necessary.
High school finance teachers report low engagement and retention in traditional financial literacy education due to limited real-world application.	Our development of a financial literacy program should include kid-approved stimulating and engaging online and in-person simulations
A lack of accessible, long-term financial practice tools for students.	A free app/web based literacy program will allow for the greatest impact on youth and build loyalty with parents.
Insufficient personalized, post-transition financial support for veterans.	A long-term program that provides individualized support to veterans during their vulnerable transition is necessary.
Minimal youth engagement in sustained environmental restoration efforts.	By incentivizing youth to "adopt a plant" through our game-like financial literacy program they will improve youth environmental engagement.

S

Deep alignment with target market: military communities
Expansive member participation and volunteer opportunities

W

Heavily catered to military communities
Not enough focus on communities outside of DoD-adjacent groups
Lack of environmental focus

O

Expand partnership for financial literacy to other communities beyond military members
Implement sustainability/environmental initiatives

T

Economic downturn impacting CSR funding
Competitive CSR initiatives by banks (ex. USAA financial literacy)

Proposed Strategic Plan

THE FINANCE QUEST

With feedback directly from students and finance teachers, *The Finance Quest* is an interactive financial literacy game-like app that educates youth financially through engaging and understandable material.

TRANSITION TO THRIVE

Transition to Thrive's mission is to help veterans through their transition from the military with personalized and long-term support until they feel both financially stable and educated.

EXPAND EMPLOYEE ROLES

The financial literacy and transitional programs will be led by employees at NFCU. Employees from the finance department are encouraged to volunteer their time to make a real impact on their community.

NATIVE ROOTS VA

Native Roots VA aims to combat the negative impacts of invasive species by planting native species all across Virginia with the help of environmental specialists and youth engagement from *The Finance Quest.*

Costs Associated with Proposed Strategies

Total Year 1 Project Investment: $146,400

This figure will drop significantly after Year one due to a nonrecurring cost: *The Finance Quest*'s app development. Maintenance of the app is notably less expensive and will help boost the ROI percentage after Year one.

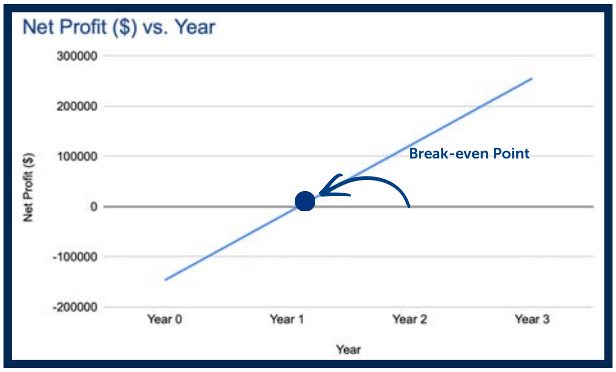
Project Shine a Light is projected to generate $113,000-$134,000 in annual value through cost avoidance from reduced missed payments and revenue preservation from improved member retention.

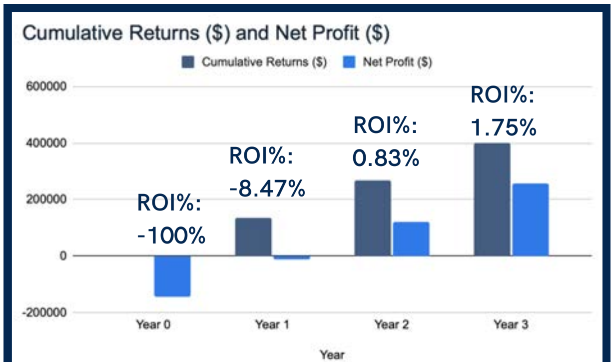
Year 1:

$$\text{ROI} = \frac{\text{Net Profit}}{\text{Investment}} \times 100$$

$$= \frac{(\$134{,}000 - \$146{,}400)}{\$146{,}400} \times 100$$

$$= -8.47\%$$





The Finance Quest: **App Usage and Mastery**

- App downloads: 1,000+
- Course completions: 70%+
- Quiz improvement: +30% from baseline
- Chatbot usage: 3+ interactions/user
- Parent satisfaction: 85%+
- Certification earned: 75% of users

Bring Your Kid to Work Day Event: **Upward Trend in Participation and Feedback**

- Participants: 50+ per event
- Employee volunteers: 15+
- Student engagement and mastery score: average 75%
- Parent feedback: 80% positive
- Repeat participation: 50%

Transition to Thrive: **Increased Financial Stability during Transition**

- Veterans enrolled: 1,000/year + 10% yearly increase
- Budget plans created: 90%
- Emergency savings created: 70%
- Missed payment reduction: -25%
- Member retention: 85%
- Satisfaction Score: 4.75/5

Native Roots VA: **Impact on Environment and Students**

- Trees/plants planted: 1,000/year + 10% yearly increase
- Student adopters: 1,000 + 10% yearly increase
- Environmental Experts monthly approval that the project is fostering postive change in ecosystems
- Volunteer hours: 1,000+
- Student eco-awareness increase: +40%

Proposed Metrics And Timeline

Months 1-3

1. Finalize financial literacy curriculum
2. Recruit volunteer teacher and plan training for employee volunteers
3. Design The Finance Quest app UI
4. Develop Transition to Thrive structure
5. Start researching & purchasing Native plant seeds

Months 4-6

1. Develop app & AI chatbot
2. Create certification requirements
3. Train employee volunteers on TAP+ counseling
4. Organize first planting events

Months 7-9

1. Test AI chatbot & collect feedback
2. Host first Native Roots VA planting events
3. Begin Adopt-a-Plant program
4. Continue veteran financial counseling

Months 10-12

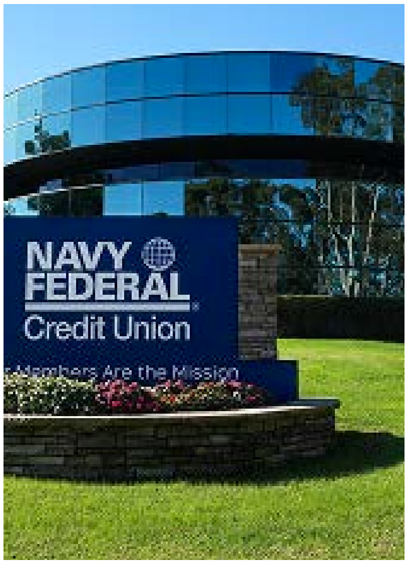
1. Official app launch
2. Start planning Bring Your Kid to Work Day Event
3. Collect stakeholder feedback
4. Publish Year 1 Impact Report

Months 13-15

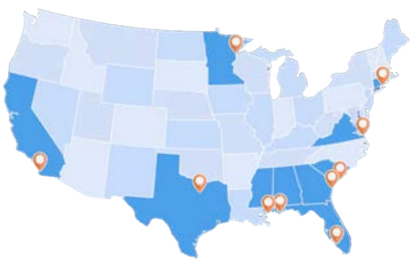
1. Start student-feedback surveys on The Finance Quest
2. Improve chatbot personalization
3. Start Transition to Thrive feedback surveys
4. Expand Native Roots VA sites

II. INTRODUCTION

A. DESCRIPTION OF BUSINESS



Navy Federal Credit Union (NFCU) is a **member-owned**, **not-for-profit** financial organization. NFCU is currently the **largest** credit union in the United States, and has deep roots in **serving** the U.S. military community. Founded in 1933, NFCU began when seven Navy Department employees set out to create an **affordable** and **reliable alternative** to traditional banks. Their goal was to provide their coworkers with a **secure** place to save money, earn dividends, and access loans with reasonable interest rates at a time when financial services were largely **inaccessible**. NFCU initially only served Navy Department employees, however, over the decades, they **expanded** their membership to Navy and Marine Corps officers, then to all U.S. enlisted personnel globally, and eventually to Navy contractors. This expansion reflects NFCU's **success** and the growing demand for its **member-focused** financial services.



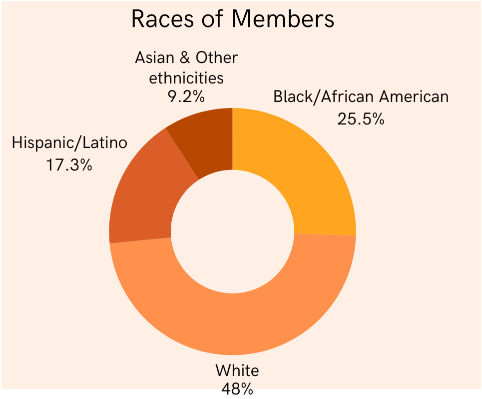
"Once a member, always a member"

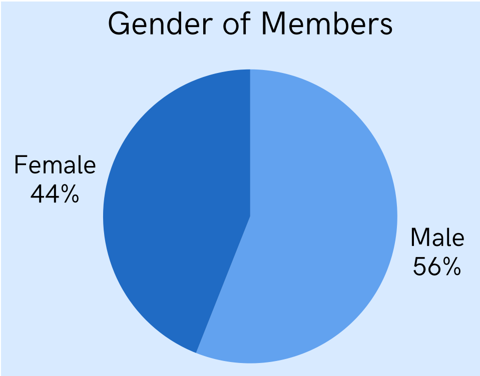
They currently welcome over **15 million members** worldwide and hold nearly **$192 billion** in assets as of September 2025. Headquartered in **Vienna, Virginia**, NFCU operates a **global** network of more than **370 branch locations**, and offers access to over **30,000 no-fee ATMs** globally. Unlike traditional banks, Navy Federal is led by a **volunteer board** elected from its members, strengthening its mission to **prioritize** its **members' financial well-being**. Navy Federal provides a variety of **personal** and **business financial services**, including savings and checking accounts, credit cards, mortgages, auto loans, and investments and retirement planning through its subsidiary **Navy Federal Investment Services**. Navy Federal also emphasizes current and future administration of military specific benefits to active duty members. Navy Federal's **digital** banking platforms are widely used, with a **majority** of members engaging through **online** and **mobile channels**.

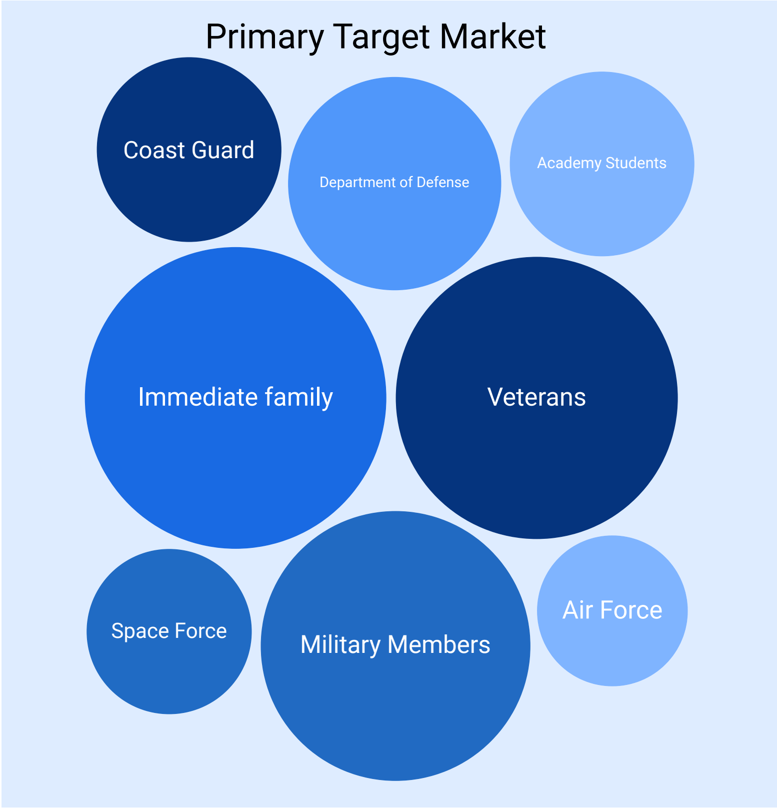
All profits are returned to **members** of Navy Federal through **better rates** and **services.** By utilizing partnerships, Navy Federal exemplifies their **mission** to **enhance** and **serve** the lives of military personnel by providing them with financial, business, and recreational benefits. Some **notable** partnerships include **Turbo Tax, Liberty Mutual, United Service Organizations,** and the **Bob Woodruff Foundation.** NFCU has a broad network of **strategic** partners and collaborations with over **250 nonprofit organizations** to serve its global military and member communities. The main NFCU communities we studied are located in **Fairfax County, Virginia.**

B. DESCRIPTION OF TARGET MARKET

Demographics:







Primary Target Market:
Young Adults, actively serving in the Military

Name	Anthony Smith
Age Range	26-34
Income Range	$45,000-$75,000 annually
Race	White
Job	Active Duty Air Force Personnel
Familial Status	Married + 2 year old child

Secondary Target Market:
Young-Middle Aged Civilian DoD Employee, Immediate Family of Military

Name	Jordan Lee
Age Range	35–50
Income Range	$70,000-$110,000 annually
Race	Black
Job	Department of Defense HR Specialist
Familial Status	Married to Military Personnel + 3 children (ages 12, 15, 17)

Geographics:

Of NFCU's total 382 branches, **178** branches are located on or **near military installations**—among these are the Quantico base, the Pentagon, Pensacola, San Diego, and Corpus Christi—further emphasizing their **primary** target market of **current** and **retired military members**. Navy Federal Credit Union has locations across more than **40 U.S. states** and Washington, D.C. NFCU also has **27 international** branches in countries such as Cuba, Italy, and Japan **near overseas U.S. military bases.**

Pyschographics:

Navy Federal's **primary** target market values stability, security, long-term planning, and self-sufficiency. Most parents have an interest in creating a strong financial foundation for their **families**, especially for their children. They have a desire for accessible, **trustworthy** financial resources due to **frequent relocations**. Many also wish for a strong financial education for their children and face concerns regarding their children's future success and **independence**.

C. OVERVIEW OF THE BUSINESS OR ORGANIZATION'S CURRENT BUSINESS STRATEGY RELATING TO CORPORATE SOCIAL RESPONSIBILITY INITIATIVES

Navy Federal currently has **three key** CSR initiatives: A partnership with United Service Organizations (USO), No Plate Left Behind, and Making Cents.

No Plate Left Behind is an annual, month-long campaign in partnership with **Feeding America** designed to combat **food insecurity** among veterans and military families. NFCU's nine million dollar partnership with **USO** works to promote **financial wellness education** for **early-career service members** and their **families.** The partnership funds financial education workshops, credit and home-buying resources, and career transition support through USO programs. Navy Federal also supports **deployed** troops by helping provide **care kits** and by funding USO shipboard centers, ensuring service members have access to resources and community support both at home and while deployed. Lastly, NFCU's financial literacy presentations are through **MakingCents**, a **digital banking program** that allows members of NFCU to create **custom** budgets and track their expenses and accounts.

Navy Federal's CSR gives members **direct value** through improved financial education, community support, and targeted programs. NFCU shares its CSR initiatives through press releases, membership newsletters, social media campaigns, branch campaigns, and partner channels. Navy Federal keeps its CSR **relevant** and **adaptive** by listening to **member feedback, responding** to military community needs/challenges, and **building strategic partnerships** aligned with member needs.

III. RESEARCH METHODS USED IN THE STUDY:

A. DESCRIPTION AND RATIONALE OF RESEARCH METHODOLOGIES SELECTED TO CONDUCT THE RESEARCH STUDY

When designing our study, we began by establishing the two types of research being conducted: **qualitative** and **quantitative**. Qualitative research is an exploratory type of research which helped us gain a better understanding of NFCU, its **corporate social responsibility**, and the best methods to improve its CSR. It helps provide **underlying** reasoning, opinion, and motivations that connect with insights for potential quantitative research. The quantitative research in this study will analyze data and statistics to uncover patterns and formulate conclusions within NFCU and its relationship with the **social community** at large.

PRIMARY DATA

- NFCU ANNUAL & STRATEGY REPORTS
- INTERVIEWS
- SURVEY

SECONDARY DATA

- PERSONAL FINANCE TEXTBOOK RESEARCH
- SOCIAL MEDIA
- ONLINE RESEARCH

Primary Research:

Interviews	Interviews were conducted with **Brian Pendleton, an AVP** at Navy Federal, **Warren J. Johnson (Supervisor of Investment Advisory)** and **Bridget Courtney (Program Manager)** in order to comprehensively understand **current operations** and **CSR strategies** at NFCU. In addition, personal finance teachers throughout LCPS were interviewed to **gain insight** and **perspectives** on how students learn best, what financial topics they lack clarity on, and the **reasoning** behind these two bigger ideas.
NFCU Annual & Strategy Reports	Annual and strategy reports given to us by Brian Pendleton and Warren J. Johnson provided us with **direct data and analytics** on NFCU's **current revenues, budgets, and CSR strategies.** We were able to create appropriate proposed budgets, timelines, and CSR initiatives with the reports.
Survey	Since we had a focus on improving financial literacy within youth, we created a financial literacy amplitude survey in order to **gain direct statistics** and **feedback from students.** The questions were inquiring their knowledge on different financial topics and included an open-ended question at the end for students to submit what **they** would like to see being taught in a financial literacy program.

Secondary Research:

Personal Finance Textbook Research	We studied reputable personal finance textbooks to understand the important financial topics we **aim to teach youth** through our program. After our **thorough synthesis,** we concluded that the main topics to teach the youth are: **loans, debts, investing, and taxes.**
Social Media	We analyzed Navy Federal's social media accounts in order to create a social media campaign that would **extend NFCU's social reach and impact.**
Online Research	Using Google and Navy Federal's website, we were able to **collect information on current operations and CSR strategies of NFCU**. The sources we used were **credible and provided us extensive information** about NFCU's brand, identity, demographics, global presence, and goals.

B. PROCESS USED TO CONDUCT THE SELECTED RESEARCH METHODS

Research Method	Date(s) Conducted	Steps Taken
Professional Consultation at Navy Federal	September-November 2025	1. Contact Warren Jay Johnson and Bridget Courtney through email to schedule meetings a. Include brief information about DECA and our foundational ideas from background research 2. Attend initial meeting and formulate in-depth ideas from notes taken during the meeting 3. Create a list of open-ended questions regarding current operations and CSR initiatives of NFCU 4. Continue meetings and emails to answer questions and strengthen our ideas
Professional Consultation with LCPS Teachers	November-December 2025	1. Contact finance teachers who work in LCPS a. Include brief information about ourselves, DECA, and why we wanted to create a financial literacy program 2. Create a list of open-ended questions regarding how students learn best, what financial topics they lack clarity on, and the reasoning behind these two bigger ideas a. Provide questions before conducting the interview to allow time for teachers to prepare answers 3. Attend interviews during which we ask the questions and take notes
Survey	November-December 2025	1. Create a list of close-ended questions regarding financial literacy a. Targeted towards students 2. Generate a form with the questions 3. Send the form out through different channels a. Email to friends b. Send to personal finance, economics, and business/marketing teachers throughout the county for their students to fill out c. Post on South Riding Community FaceBook Page 4. Create graphs based on the collected data
Annual and Strategy Reports	October-November 2025	1. Create a list of open-ended questions regarding NFCU's current demographics and CSR initiatives 2. Attend meetings with NFCU professional consultants 3. Ask open-ended questions a. Analyze the appropriate reports relating to each question

Research Method	Date(s) Conducted	Steps Taken
Social Media Accounts	October 4-6, 2025	1. Search for Navy Federal accounts on Instagram, TikTok, and Facebook 2. Analyze posts and interactions a. In general and relating to CSR 3. Create post and hashtag ideas relating to our proposed CSR strategies
Previous Military Transition Programs	October 7-10, 2025	1. Search current military transition program on Google 2. Research using given links 3. Create a summary of the current military transition program 4. Formulate a plan based on the research to help NFCU's transitioning military members
Financial Literacy & Education Information	September-December 2025	1. Use Google and textbooks to research personal finance course curriculums in LCPS and Virginia schools 2. Create a financial literacy amplitude survey based on the curriculum's listed topics for students 3. Conduct interviews with personal finance teachers a. Ask questions regarding financial topics that students struggle with practicing and retaining 4. Analyze all research and data from Google, the texbooks, the survey, and interviews to make our financial literacy program
Environmental Information	October 18, 2025	1. Use Google to research environmental issues in Virginia 2. Analyze research to create a CSR strategy regarding environmental impact
Online Synthesis	September 2025	1. Use Google to collect qualitative data about Navy Federal 2. Find and analyze information from NFCU's website

IV. FINDINGS AND CONCLUSIONS OF THE RESEARCH STUDY

A. FINDINGS OF THE RESEARCH STUDY

The findings of this study are derived from a combination of **primary** research—including student surveys, teacher interviews, and professional consultation with Navy Federal Credit Union representatives—and **secondary** research, such as online sentiment analysis, existing financial literacy program evaluations, and

environmental research specific to Virginia. These findings reveal **significant gaps** in financial education engagement, long-term retention, veteran transition support, and youth involvement in environmental restoration. Findings from our research were translated into measurable metrics and performance indicators, including payment behavior and member retention, to inform our financial impact analysis.

1. Student Financial Literacy Gaps and Confidence Deficits

Primary survey data collected from 65 high school students (grades 9-12) revealed **consistent gaps** in **students' financial understanding and confidence**, particularly in areas **requiring long-term planning** and **real-world application.** The three financial topics students identified as most challenging were: Investing and the stock market (17 votes), taxes (15 votes), and loans/debt management (13 votes).

Below are the questions and results from our survey that provided us with key insight on students strengths and weaknesses. Questions 1-4 are asked on a 1 (worst) to 5 (best) scale.

1. How confident are you in opening and managing a bank account on your own?
2. How prepared do you feel to manage student loans responsibly?
3. How well do you understand insurance deductibles, premiums, and pay stubs?
4. How confident are you in filing a basic tax return?
5. Would you be interested in some some sort of game/app to learn about personal finance?
6. Have you ever taken a personal finance course in school?

Findings:

1. Students rated on average a 3.12 confidence level in opening and managing a bank account on their own.
2. Students rated on average a 2.77 in preparedness to manage student loans responsibly.
3. Students rated on average a 2.71 in their understanding of insurance deductibles, premiums, and pay stubs.
4. Students rated on average a 2.02 confidence level in filing a basic tax return.
5. 78.5% of respondents said that they would be interested in some sort of game/app to learn about personal finance.
6. The majority of surveyed students (56.9%) had previously taken a personal finance course at school.

2. Low Engagement and Retention in Traditional Financial Education

Interviews with LCPS personal finance teachers revealed **consistent barriers** to **student engagement** and **long-term retention.** Teachers noted that many students **view personal finance** as **unimportant** because its real-life relevance feels **distant**, often **5–10 years away.** As a required CTE course, it is frequently **deprioritized,** with students focusing on other academic commitments. Edith Hamilton, an LCPS personal finance teacher, explained that "many students aim to **just get by**" rather than **truly master** the material, especially when alternatives like AP Economics or virtual courses are available. Teachers also reported that students often **forget financial concepts** soon after completing the course, suggesting that current instruction **emphasizes short-term exposure** rather than **lasting skill development.** However, all the educators interviewed unanimously agreed that **interactive simulations, games,** and **real-world scenarios**—particularly long-term budgeting simulations—are **far more effective** than traditional lectures in **improving** understanding, retention, and appreciation of real-world financial consequences, especially for kids.

3. Gaps in Long-Term Support for Transitioning Military Members

Professional consultations with Navy Federal Credit Union representatives **confirmed** that, **despite strong member trust and loyalty,** existing support systems such as the Military's Transition Assistance Program (TAP) often **lack long-term, personalized financial guidance.** NFCU professionals noted that many transitioning service members experience **financial uncertainty** after separation from the military, including budgeting changes, income instability, and limited post-transition counseling. Secondary research and online sentiment analysis supported this finding, showing that **veterans commonly report confusion and stress** during the first **two years** of civilian life. Together, this highlights a **clear opportunity** for NFCU to expand its mission by providing long-term, individualized financial support **beyond the initial transition period.**

4. Lack of Youth Involvement in Environmental Restoration Efforts

Environmental research **focused on Virginia** revealed that **invasive species** continue to **degrade local ecosystems, disrupt food webs, and impose significant economic and environmental costs.** Despite the severity of these challenges, **youth involvement** in environmental restoration initiatives **remains limited,** particularly in programs that foster **long-term accountability** and **stewardship.** Secondary research indicates that environmental initiatives are more effective when participants feel a **personal connection** to the outcome. However, many youth-focused programs **lack sustained engagement,** resulting in **low long-term impact.** This finding highlights an **opportunity to integrate environmental responsibility** with **educational initiatives,** encouraging students to take **ownership** of both their **financial** and **environmental futures.** Additionally, through online sentiment analysis, we discovered that when large corporations and non-profits attempt to alleviate environmental issues, they often look towards planting trees or recycling initiatives. Although these are important issues, this often leaves native ecosystems, which are the cornerstones of our environment, at risk.

5. Managerial Interviews

HOW DOES NFCU APPEAL TO MEMBERS' LIFESTYLES OF LONG-TERM FINANCIAL PLANNING NEEDS?

"Our member strategy involves using advanced metrics, data, computers, and predictive modeling to make sure our resources resonate with individual customers." - Warren J. Johnson, Supervisor of Investment Advisory

WHAT MAKES NAVY FEDERAL CREDIT UNION UNIQUE OR COMPETITIVE WITHIN THE FINANCIAL SERVICES INDUSTRY?

"NFCU has a service aspect and is a not-for-profit entity, and our motive in all this is to create healthy interactions, pull resources, and value members. Members own NFCU, which means that they loan money to each other, which provides lower rates because through giving money to each other, every member is a shareholder/owner of the credit union." - Bridget Courtney, Program Manager

HOW DOES NFCU BUILD TRUST AND LOYALTY WITH ITS MEMBERS?

"Through service delivery, decades of service 90 that is years old, an unending growth curve, and a history built on creating products and prices that help clients. Additionally, our customers are not being 'nickel and dimed'; we are very competitive and give prime rates." - Brian Pendleton, AVP

B. CONCLUSIONS BASED ON THE FINDINGS

These findings directly informed the development of the proposed strategic plan, ensuring that each recommended initiative addresses a documented need supported by research and stakeholder input.

Conclusions

- Significant gaps in student financial confidence, particularly in investing, taxes, and debt management.
- Low engagement and retention in traditional financial literacy education due to limited real-world application.
- Insufficient personalized, post-transition financial support for veterans.
- A lack of accessible, long-term financial practice tools for students.
- Minimal youth engagement in sustained environmental restoration efforts.

S	Deep alignment with target market: military communities Expansive member participation and volunteer opportunities
W	Heavily catered to military communities Not enough focus on communities outside of DoD-adjacent groups Lack of environmental focus
O	Expand partnerships for financial literacy to other communities beyond military members Implement sustainability/environmental initiatives
T	Economic downturn impacting CSR funding Competitive CSR initiatives by banks (ex. USAA financial literacy)

V. PROPOSED STRATEGIC PLAN

A. OBJECTIVES AND RATIONALE OF THE PROPOSED STRATEGIC PLAN

The **ultimate goal** of our proposed strategic plan, **Project Shine a Light**, is for Navy Federal to **bring light to often overlooked issues in our local community.** By using our proposed plan, NFCU will be able to **expand their CSR** and make a **additional impact** on their **members and the general community.**

B. PROPOSED ACTIVITIES AND TIMELINES

Navy Federal will create a **financial literacy app, *The Finance Quest***, to help children **learn important finance skills for their futures** and **expand NFCU's partnership for financial literacy to communities beyond military members.** The curriculum will **combine** certified finance programs with advice from personal finance teachers to make **lessons engaging.** Students can progress **at their own pace** through the interactive app and **use an AI-powered chatbot** for **instant guidance and personalized support.** This feature reinforces learning, boosts confidence, and makes financial concepts easier to understand. Upon completion, students **earn a certification** to demonstrate mastery, while the app encourages **self-paced exploration, motivation,** and **long-term retention** of financial knowledge.

"Bring Your Kid to Work Day" - Upon completion of the course, there will be a day where kids can come into the office and **mimic an actual employee to customer** scene. Employees of NFCU will act as customers, while kids will act as employees who will be tested on their ability to help "customers" with any financial tasks/questions they may have. The questions and challenges will be **based on** the **student's level of learning through the course**. These workshops will allow the kids to apply the information they are learning in a **simulated environment.**

The Military's Transition Assistance Program (TAP) gives service members **general guidance** on employment and benefits but **does not offer long-term, personalized financial support.** As a result, many veterans enter civilian life **without** individualized budgeting plans, retirement guidance, or post-separation financial counseling, which can lead to **financial instability** during their **transition.** To address this gap, NFCU proposes the ***Transition to Thrive*** financial support program, which is designed to provide long term and individualized financial assistance leading up to, during, and after a member's separation from serving. Starting up to twelve months prior, members in *Transition to Thrive* will be paired with a financial advisor who will:

- **Work with them to create a budget that will encompass their future civilian life**
- **Prepare for any changes in the member's income and taxes**
- **Plan for potential employment gaps**

The ***Transition to Thrive*** program offers **personalized financial support** that goes **beyond TAP,** helping veterans make **decisions tailored to their needs.** After leaving the military, members receive up to **24 months of continued support**—the period when financial challenges are **most common**—including free financial counseling, reduced banking fees, and preferential loan rates. NFCU also provides **guidance** on retirement, benefits, and insurance. This program **strengthens** veterans' **long-term financial stability,** builds **trust with NFCU,** and **improves post-transition outcomes.**

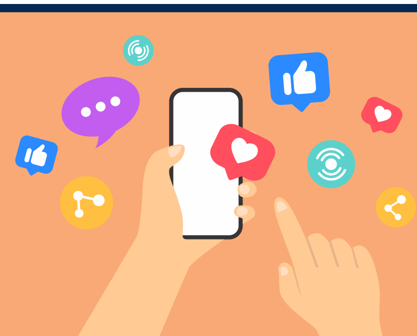
Expand employee roles - The transitional program will be **led by employees at Navy Federal itself.** Employees will **vary** from **different branches of the finance department,** choosing to **volunteer** their time for sessions with transitioning military members. The volunteers will **participate in training** that covers the TAP program **and beyond, equipping them** to provide personalized financial guidance on key topics to military personnel navigating their transition. In this manner, volunteer teachers will be able to **expand upon their current jobs,** expanding NFCU's workforce employee experiences.

Native Roots VA - Navy Federal Credit Union will **expand its environmental impact**—a factor of **opportunity** in our SWOT analysis—in Virginia through ***Native Roots VA*. Virginia** has **increasing environmental challenges** that are often overlooked caused by **invasive species,** such as English ivy and Bradford pear trees. These invasive species **disrupt and weaken natural ecosystems,** which also contributes to **climate change issues** across the region. Planting native species helps combat the negative impacts of invasive species by helping native species outcompete invasive species and protect food webs.

Students in ***The Finance Quest*** can **"adopt"** a planted native species, where they will monitor their plant, which **increases survival rates** and **long-term impact.** Additionally, this **ties into their coursework**, because they will feel **responsible** for the plant's care, **similar** to how they will take **accountability** and **ownership** in their **financial futures.** Students will also feel more **invested** in **protecting** the **environment,** creating a **positive long-term impact** on ecosystems, **encouraging ecological restoration,** and **protecting future generations. Three years** after launching *Native Roots VA*, NFCU will **model** this initiative to its **global locations** to address local environmental concerns. This will help **build loyalty** and **trust** with customers, as NFCU is **driven** to bring **positive change** to where **all members reside.**

#NFCUCares Social Media Campaign:

Social Media Handle: thefinancequest_nfcu
Create accounts on: Instagram, TikTok, FaceBook
Purpose: Bringing **awareness** to NFCU's financial literacy initiative via social media is a great way to **boost NFCU's CSR** because their clients are able to view how NFCU actively **gives back** to their community. Social media is also very **accessible** and will be **beneficial** for **possible future customers** to be accustomed to NFCU's values and mission.



#nfcucares: Navy Federal has core values that emphasize how they prioritize their members. This hashtag aligns with their values in an overarching way.
#futurefinancepros: One key difference between our program and other financial literacy initiatives, is that the kids that complete our program will be so proficient in finance topics that they will be able to teach others and apply their knowledge in a banker-customer relationship.
#financialliteracy: Since the purpose of *The Finance Quest* is to ensure financial literacy within children, using this hashtag emphasizes the importance by filtering it under other posts that also aim to fulfill this goal.
#smartlearningtech: We are creating an app and using an AI chatbox. Using this hashtag shows that technology is being used to contribute to the benefit and learning process of the kids.

IMPLEMENTATION TIMELINE:

Months 1-3

1. Finalize financial literacy curriculum
2. Recruit volunteer teacher and plan training for employee volunteers
3. Design The Finance Quest app UI
4. Develop Transition to Thrive structure
5. Start researching & purchasing Native plant seeds

Months 4-6

1. Develop app & AI chatbot
2. Create certification requirements
3. Train employee volunteers on TAP+ counseling
4. Organize first planting events

Months 7-9

1. Test AI chatbot & collect feedback
2. Host first Native Roots VA planting events
3. Begin Adopt-a-Plant program
4. Continue veteran financial counseling

Months 10-12

1. Official app launch
2. Start planning Bring Your Kid to Work Day Event
3. Collect stakeholder feedback
4. Publish Year 1 Impact Report

Months 13-15

1. Start student-feedback surveys on The Finance Quest
2. Improve chatbot personalization
3. Start Transition to Thrive feedback surveys
4. Expand Native Roots VA sites

C. PROPOSED METRICS OR KEY PERFORMANCE INDICATORS TO MEASURE PLAN EFFECTIVENESS

The Finance Quest: **App Usage and Mastery**	• App downloads: 1,000+ • Course completions: 70%+ • Quiz improvement: +30% from baseline • Chatbot usage: 3+ interactions/user • Parent satisfaction: 80%+ • Certifications earned: 70% of users
Bring Your Kid to Work Day Event: **Upward Trend in Participation and Feedback**	• Participants: 50+ per event • Employee volunteers: 15+ • Student engagement and mastery score: average 70% • Parent feedback: 75% positive • Repeat participation: 50%
Transition to Thrive: **Increased Financial Stability during Transition**	• Veterans enrolled: 1,000/year + 10% yearly increase • Budget plans created: 90% • Emergency savings created: 70% • Missed payment reduction: -25% • Member retention: 85% • Satisfaction Score: 4.75/5
Native Roots VA: **Impact on Environment and Students**	• Trees/plants planted: 1,000/year + 10% yearly increase • Student adopters: 1,000 + 10% yearly increase • Environmental Experts monthly approval that the project is fostering positive change in ecosystems • Volunteer hours: 1,000+ • Student eco-awareness increase: +40%

VI. COSTS ASSOCIATED WITH PROPOSED STRATEGIES

Cost Category	Cost ($)
App development	40,000
AI chatbot (includes first-year recurring costs, API usage, monitoring)	60,000
Curriculum licensing	1,200
Certification & assessments	1,200
Marketing & outreach	1,500
App maintenance	7,000
Cloud hosting fees	4,000
Total - The Finance Quest	**114,900**

Cost Category	Cost ($)
Event materials & activities	3,500
Food & supplies	2,000
Marketing & logistics	1,500
Volunteer coordination	1,500
Total - BYKTWD	**8,500**

The app **development** costs cover the design and development of *The Finance Quest*, ensuring **smooth functionality and security**. This is a one-time cost. The AI chatbot setup & support funds will be used for development and maintenance of the chatbot, including API usage fees that are annual costs. Curriculum licensing & content costs are for **access to certified financial literacy materials** and the adaptation of content based on educator feedback to ensure accuracy and engagement. Certification & assessments covers the creation of **quizzes, progress tracking, and digital certificates** to verify course completion and mastery of financial concepts. Marketing & outreach supports **promotion** to schools and families to increase awareness, adoption, and participation in the course. Annual app **maintenance** fees cover the software's health, such as **fixing bugs or updates**. Cloud hosting fees will be used to upkeep the infeastructure of the app, such as data storage.

Event materials & activities covers **supplies, printed materials, and hands-on activities** that simulate real financial scenarios for students. Food and supplies **provide meals, snacks, and basic event supplies** to support a full-day educational experience. Marketing & logistics covers **communication, scheduling, and coordination** needed to successfully host families and participants. Volunteer coordination supports **planning, scheduling, and management** of employee volunteers who run the activities and simulations.

Advisor training costs will be used for **specialized training** for NFCU employees to provide personalized, post-transition financial guidance beyond TAP. Counseling resources & materials covers the cost of **educational tools, planning templates, and financial resources** used during one-on-one counseling sessions. Program administration supports **program management, scheduling, data tracking, and communication** with participating veterans. Member support services covers additional services such as **follow-up support, reduced fees, and access to financial planning tools.**

Native plants & trees is the **purchase of native species** used to replace invasive plants and support local ecosystems. Planting events & tools funds will be used for **supplies, tools, and logistics** for community and student-led planting events. Student adoption materials provide **tracking guides and educational materials** for students who "adopt" and monitor native plants. Program coordination supports **planning, partnerships, and oversight** to ensure long-term impact and plant survival.

Cost Category	Cost ($)
Advisor training	4,500
Counseling resources & materials	5,000
Program administration	3,000
Member support services	4,000
Total – Transition to Thrive	**16,500**

Cost Category	Cost ($)
Native plants & trees	3,500
Planting events & tools	1,500
Student adoption materials	1,000
Program coordination	500
Total – Native Roots VA	**6,500**

Total Year 1 Project Investment:
$146,400

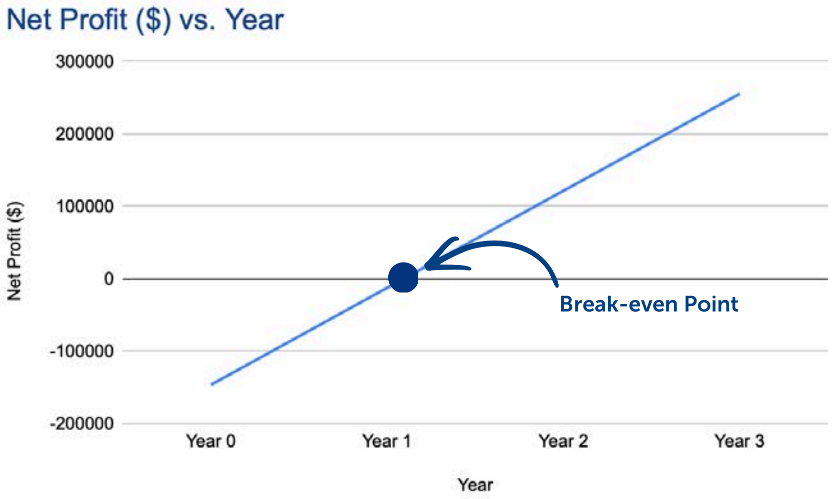
This figure will drop significantly after Year one due to a nonrecurring cost: *The Finance Quest*'s app development. Maintenance of the app is notably less expensive and will help boost the ROI percentage after Year one.

Year 1:

$$\textbf{ROI} = \frac{\text{Net Profit}}{\text{Investment}} \times 100$$

$$= \frac{(\$134{,}000 - \$146{,}400)}{\$146{,}400} \times 100$$

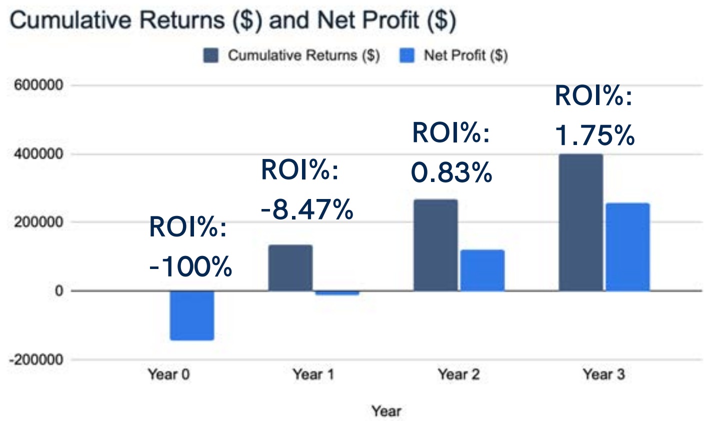
= -8.47%



The **total investment** for Project Shine a Light is **$146,400**, while the **estimated annual return** is **$134,000** by all the initiatives **combined.** Year one does result in a **temporary loss,** as the returns **do not cover** the full investment. However, since Project Shine a Light produces **consistent annual returns**, the **cumulative revenue** will **increase** each year. By the beginning of year two, the cumulative returns will be **$134,000** and the **net profit** will be **-$12,400;** therefore, soon after (Year 1.09) Project Shine a Light will **exceed** the original investment and **break the project even.**

Navy Federal will then begin to produce a **positive net-profit** starting in year two and onwards. Since it is a **not-for-profit** credit union, **returns** at NFCU are **defined by:**

1. **Member value retention**
   a. Loyalty of members
2. **Operational efficiency**
   a. Minimize costs
   b. Maximize productivity
3. **Cost avoidance**
   a. Proactiveness
   b. Prevent future expenses/price increases



ROI percentages will also continue to **increase** each year thereafter, demonstrating a **strong financial performance** and **true social impact** of Project Shine a Light. Given NFCU's non-for-profit nature, all profits will be **reinvested** into Project Shine a Light to cover **annual costs** and **improvements.**

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