# **Methodology**

Harris Poll® fielded the study on behalf of the National Endowment for Financial Education® from March 17-21, 2017, via its QuickQuery online omnibus service, interviewing 2,173 U.S. adults aged 18+. Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is available.

**Key Findings – Financial Education**

Roughly three-quarters of U.S. adults (74%) believe that financial education in K-12 schools would get the best results in creating financial well-being, especially high schools (68%). More than half (53%) believe this financial education would get the best results in colleges, 43% say home, and 31% say community centers would get the best results in creating financial well-being from financial education.

* Other places believed to get best results for financial education include: the workplace (25%), among social service providers (21%) and places of worship (12%)
* Women are more likely than men to believe financial education in community centers would get the best results in creating financial well-being (36% vs. 25%).

**Key Findings – Financial Literacy**

Nearly half of U.S. adults (47%) believe financial literacy is most helpful in keeping out of debt. Roughly 2 in 5 believe financial literacy helps with managing credit (39%), sticking to a budget (38%), or planning for retirement (37%).

* Financial literacy is also believed to be helpful when buying a home (20%), building an emergency fund (17%), understanding bank products, services and terminology (15%), planning a major purchase (13%), having a happy marriage (11%), becoming a successful investor (9%), saving for college (9%), running a small business (8%), paying youngsters an appropriate allowance (2%), and picking a stock that will double quickly (1%).
* Women are more likely than men to believe financial literacy is most helpful in keeping out of debt (52% vs. 42%) while men are more likely than women to believe financial literacy is most helpful in having a happy marriage (13% vs. 9%).

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