



AMERICAN
PILLARS
EDUCATION
FOUNDATION

A GROUNDBREAKING DIGITAL COURSE FOR EVERY STUDENT. ***EVERYWHERE.***

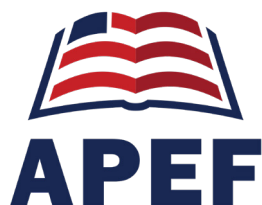
Conquering the epidemic of financial illiteracy



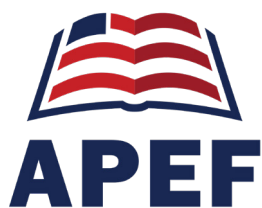
A PARTNERSHIP OPPORTUNITY



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A Partnership Opportunity to Bring Rigorous, Interactive Financial Education to Every Classroom

Dear Stakeholder,

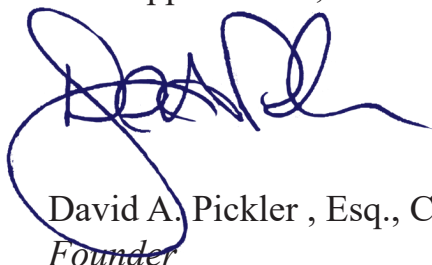
Thank you for taking the time to consider a partnership between your organization and the American Pillars Education Foundation (APEF.) States are increasingly requiring a personal finance course for high school graduation, yet many districts, especially rural and under-resourced ones, lack a certified instructor or room in the schedule to teach it well. APEF is building the solution: a fully interactive digital adaptation of our existing 68-lesson personal finance course, developed in partnership with the Tennessee School Boards Association (TSBA) and built by AI Educators, that runs with minimal or no teacher facilitation and still delivers rigorous, real-world learning.

This is not a course that's been turned into a slideshow. Students build a character, set the financial values that matter most to them, and navigate a continuous, choice-driven simulation of adult financial life — from a first paycheck through real setbacks and real decisions — supported by a guardrailed AI Coach that helps every student without requiring a finance specialist in the room. In short: this is a video game, built specifically to teach the financial skills Tennessee students will rely on for the rest of their lives.

Before founding APEF, I spent 16 years on the Shelby County Board of Education, 12 of them as its chairman, and went on to lead public education advocacy at the state and national level, serving as President of the Tennessee School Boards Association and, in 2013, as the 66th President of the National School Boards Association. That experience convinced me that civic engagement and financial capability have to be built early, and I founded APEF to bring that work directly into K-12 classrooms, with financial literacy now at the center of it.

We believe your leadership and your perspective on the financial sector make you an ideal partner to help bring this course to students nationwide. The following pages outline the opportunity, the need it addresses, and how a partnership could take shape.

With appreciation,



David A. Pickler , Esq., CFP®
Founder

APEF AT-A-GLANCE

WHO WE ARE

Preparing the Next Generation

The American Pillars Education Foundation is a national 501(c)(3) nonprofit preparing students for financial and career success. We equip them with the knowledge, context, and confidence to make informed decisions about money, education, and work.

OUR FOCUS

Financial Literacy

Expanding access to free, high-quality financial education resources for K–12 students nationwide

Workforce Development

Building stronger talent pipelines by connecting schools, employers, and communities

We believe opportunity should be shaped by knowledge. Not chance.

BUILT TO SCALE. PROVEN TO WORK.

Since 2014, APEF has done what most education nonprofits only aspire to do: build a full financial literacy program including standards, curriculum, content, and delivery tools, and make all of it free to every educator in America.

Today, our resources are active in classrooms across 38 states, reaching more than 85% of the U.S. student population. Our K–12 framework spans 7 national standard areas, 122 content statements, 89 lessons, 15 animated videos, and 50 teen finance articles, all plug-and-play for any teacher regardless of prior financial expertise.



The framework is proven. The need is urgent. What comes next is national scale, and that is where partners like you make the difference.



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THE CHALLENGE

PREPARING STUDENTS FOR A MORE COMPLEX FUTURE



Today's students are entering a world that demands stronger financial knowledge, greater adaptability, and clearer career direction than ever before, yet many young people graduate without access to the practical skills and experiences needed to confidently navigate adulthood.

Across communities, students often lack:

- Real-world financial literacy related to saving, debt, credit, investing, and decision-making
- Early awareness of meaningful career pathways
- Exposure to professionals and mentors
- Access to internships, apprenticeships, and hands-on learning
- Confidence in how education connects to long-term opportunity

DID YOU KNOW...

37%

of divorced individuals cited financial problems as a major contributor to their divorce

64%

of parents say their own financial stress impacts their children emotionally or behaviorally

32%

of adults have skipped medical care due to cost

20x

higher suicide attempt risk among those facing multiple severe financial stressors

MANDATES HAVE OUTPACED CAPACITY

Personal finance is now a graduation requirement in the majority of states, but the mandate alone hasn't closed the gap. Across communities, schools often face:



No certified personal finance instructor in many rural and under-resourced districts



No room in the schedule for a standalone course block



Existing digital options force a tradeoff: engaging courses charge per-student fees, or free options are passive click-through modules



Students graduate without practical, real-world money skills — budgeting, credit, investing, insurance, mortgages



The economy is changing faster than traditional systems can respond. Students need more than academics. They need context, preparation, and opportunity.

That's where APEF steps in.



THE OPPORTUNITY

LIVE YOUR BEST LIFE: THE DIGITAL HIGH SCHOOL PERSONAL FINANCE COURSE

Built with **AI Educators**, a team of award-winning K-12 educators and ed-tech leaders, “Live Your Best Life” reimagines APEF’s proven, standards-aligned curriculum as a single, continuous financial-life simulation spanning all seven curriculum units: Earn, Plan, Save, Invest, Spend, Borrow, and Risk.



AI Educators currently operates an AI-powered platform across multiple school districts, supported by research partnerships with Harvard’s Berkman Klein Center and Columbia Teachers College. The team has also scaled a global STEAM learning platform to 26 states and 20 countries, as well as a national maker-education network reaching 2,500 educators.

The result is a rigorous, engaging course designed so that any teacher, not just a finance specialist, can confidently deliver financial education.

A REAL FOUNDATION, NOT A CONCEPT.

APEF has partnered with the Tennessee School Boards Association (TSBA) and contracted AI Educators to launch the course across Tennessee as a statewide beta, providing it to every Tennessee public school at no cost. Following the Tennessee rollout, APEF plans to expand the course nationwide, making it available to schools across the country for a nominal fee.



TSBA’s Role

Collaborating with APEF on course content and design, helping fund the build, and actively promoting and endorsing the course across Tennessee’s public school districts.

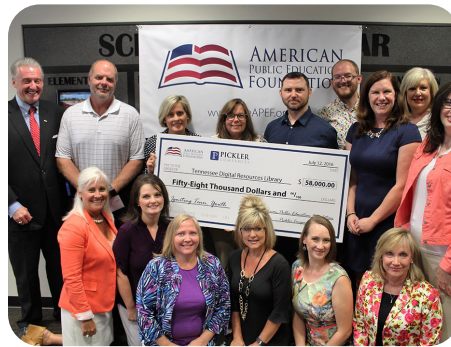
The Commitment

TSBA has committed \$250,000 in funding to support this project, reflecting the organization’s strong commitment to serving its 147 member school districts.

WHY APEF

BUILDING KNOWLEDGE. CREATING OPPORTUNITY.

APEF brings more than an idea. It brings a decade of instructional foundation this project builds directly on top of. Since 2014, APEF has built and refined the pedagogical infrastructure now powering this course: a complete, standards-aligned K-12 financial literacy framework, including the 68-lesson high school course at the center of this project, a companion K-5 animated series, and a biennial Nation's Report Card on Financial Literacy that has positioned APEF as a recognized voice in the field.



APEF also brings the national relationships and governance capacity to steward a project of this scale: a founder and board with reach well beyond Tennessee, existing partnerships that extend the course's visibility and credibility, and the institutional experience to select, contract, and manage a technical development partner responsibly, including securing full ownership of the resulting platform on APEF's behalf. Supporters of this project would not simply be funding a build; they would be partnering with the organization that wrote the curriculum, understands the standards, and will steward the finished product's integrity long after launch.

OUR IMPACT



7

FinLit National
Standard Areas



122

Content
Statements



89

K-12
Lessons



15

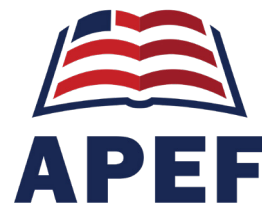
Animated
Videos



38

States Using
Our Curriculum

A MEANINGFUL PARTNERSHIP



APEF BRINGS THE CONTENT. TSBA OPENS THE DOOR IT WALKS THROUGH.

As the organization representing local school boards across the state of Tennessee, *the home of APEF*, TSBA is the direct, trusted channel to the districts this course is built to serve, including the rural and under-resourced communities where the need is greatest and where a private vendor or unfamiliar nonprofit would struggle to gain access on its own. TSBA's endorsement carries real weight with superintendents and school boards deciding what enters their classrooms, and that credibility is difficult to manufacture and impossible to buy. Through this partnership, TSBA is demonstrating its commitment to delivering meaningful value to all 147 school districts it serves while advancing opportunities for students across Tennessee.



DR. TAMMY GANGER

Executive Director
Tennessee School Boards Association

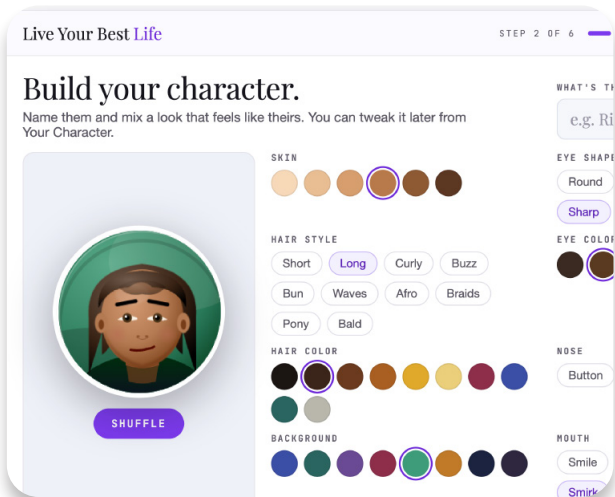
TSBA is a genuine financial partner, not simply a distribution channel: its commitment of \$250,000 represents real skin in the game from the organization that will ultimately put this course in front of Tennessee students. Beyond funding, TSBA is actively promoting and endorsing the course statewide, accelerating adoption in a way that would take a private company years to build on its own, and is collaborating directly with APEF on the course's content and design to ensure it reflects the realities of Tennessee classrooms. TSBA holds a perpetual, free license to distribute the course across Tennessee permanently, a structure that ensures the partnership benefits the districts TSBA represents for as long as the course exists.

INSIDE THE GAME

THE MORE THEY PLAY, THE MORE IT STAYS.

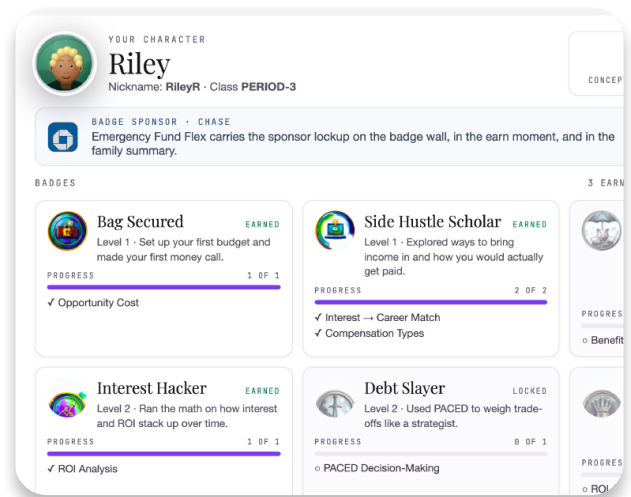


**BUILD A CHARACTER,
SET YOUR VALUES**



The key to success is capturing the students' attention in the first 30 seconds. First, students create an avatar and choose the value that matters most to them: security, independence, comfort, or time. That choice becomes the lens for every decision that follows, so two students facing the identical scenario can make entirely different, equally valid choices.

**A WEEKLY LOOP,
NOT A SLIDESHOW**



Each week, students read their ledger, do the arithmetic themselves, set a budget, commit to a decision, and watch the consequences play out — an unexpected car repair, a surprise promotion, a new roommate splitting the rent. A class period can hold several of these scenarios, and across a semester, students run 60 or more of them, each one different from the last.

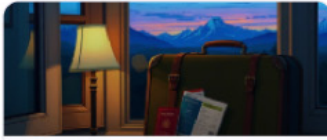


There is no singular path to success in the game, and every decision comes with benefits and consequences. The high-paying job brings more stress. The cheaper apartment means a longer commute. Every trade-off is shaped by real-world preferences. The game is designed as a dynamic system with an unlimited number of possible outcomes.

What does your character care about?

Pick **one** thing that matters most to them. Then pick up to **three** passions they want to keep in their life. The summary at the end circles back to these.

THE ONE THING



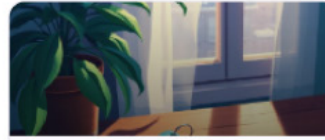
Travel

seeing new places



Family

showing up for the people you love



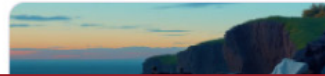
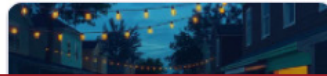
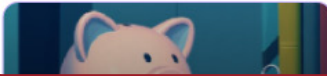
Independence

answering to no one



Creativity

time to make things



AI THAT COACHES, NOT ANSWERS

When a student stumbles — financing a car at a punishing rate, missing a payment, walking into a decision blind — a guardrailed AI Coach steps in with a thought-provoking question drawn from that student's own data: "In October your car broke down and you had no emergency fund. What would you change, and what would that have cost you?" The Coach never supplies the answer. It scaffolds the thinking, so struggling students get real support without losing the productive struggle. This course uses the Socratic method by challenging assumptions — a true game changer!

BADGES



Bag Secured

EARNED

Level 1 · Set up your first budget and made your first money call — the essential first step.

PROGRESS

1 OF 1

✓ Opportunity Cost



Side Hustle Scholar

EARNED

Level 1 · Explored ways to bring income in and learned how you'd actually get paid.

PROGRESS

2 OF 2

✓ Interest → Career Match
✓ Compensation Types



Emergency Fund Flex

LOCKED

Presented by Chase

Level 2 · Compared job offers and benefits — the foundation of a 3-to-6-month safety net.

PROGRESS

0 OF 1

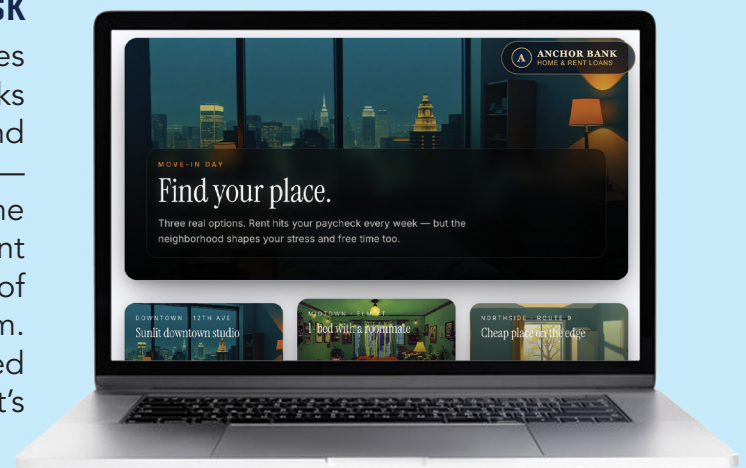
○ Benefits & Job Offers

Where to earn this → Promotion moment → two-offer PAGED



A CLASSROOM LEADERBOARD, WITHOUT THE RISK

Class-level leaderboards rank among the features students say motivate them most. Ours ranks on savings rate, emergency-fund survival, and alignment with each student's own stated values — never on raw net worth, and always by codename only. Competition stays inside a group the student actually belongs to, without a single piece of identifying information ever leaving the classroom. Most importantly, this system uses a "closed loop" so that no individual can access a student's Personally Identifiable Information (PII.)



WHY THIS WORKS

IT IS INNOVATIVE

- Most digital financial-ed products pick one lane. This doesn't. The market splits into full-course platforms that aren't games (passive click-through, easy to forget), single-topic games that aren't full courses (20–40 minutes, one concept, done), and semester-length simulations that still need an active teacher driving them. Nothing else carries a complete, standards-aligned course through continuous gameplay that works with or without a teacher in the room.
- It's not one game bolted onto a curriculum - it's the curriculum, rebuilt as one continuous story. All seven units, one character, one throughline. Nothing resets.
- The research gap, closed on purpose. The newest, largest evidence in the field says financial education works when it's active, not passive. This course brings that finding* to life, built into software instead of left in a research journal.

THE LEARNING "STICKS"

- Ownership & individuality before instruction. Values get set before a single financial concept is taught. Every subsequent lesson builds on something the student has already indicated they care about, not a generic scenario.
- The struggle is real, and that's the point. Active learning outperforms passive learning specifically because working through friction, not being handed the answer, is what makes a concept durable. The AI Coach is built around that exact principle, not around convenience.
- Consequences, not grades. A bad decision doesn't cost a student their grade; it costs their avatar stress, time, or money they have to live with for the rest of the semester. That's a fundamentally stickier feedback loop than a quiz score.

BUILT BY SEASONED PROFESSIONALS

- Our development partner's co-founder built the first-ever ed-tech platform to earn the ISTE Seal of Alignment, connecting classrooms across 20 countries, later acquired by a Samsung subsidiary.
- The same team scaled a K-12 maker-education network from 100 to 2,500 educators across 35 states.



*Kaiser, T., Lusardi, A., Menkhoff, L., & Urban, C. (2022). Financial Education Affects Financial Knowledge and Downstream Behaviors. *Journal of Financial Economics*, 145(2), 255–272.

THE FULL SCOPE

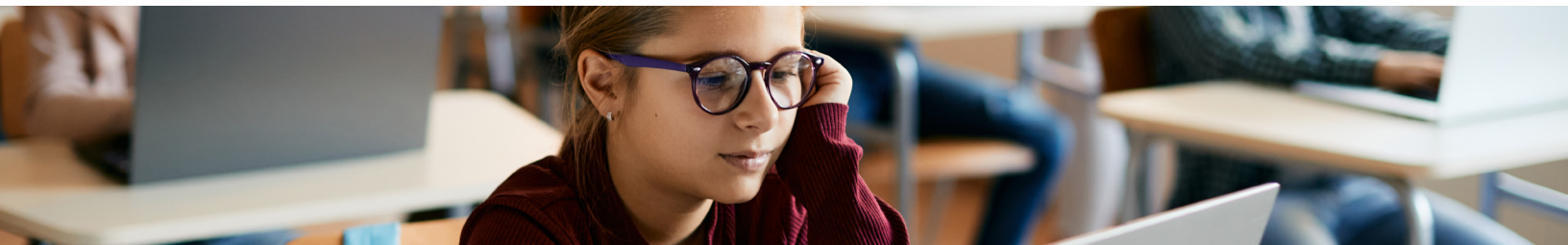
BUILDING, SUSTAINING, AND SCALING



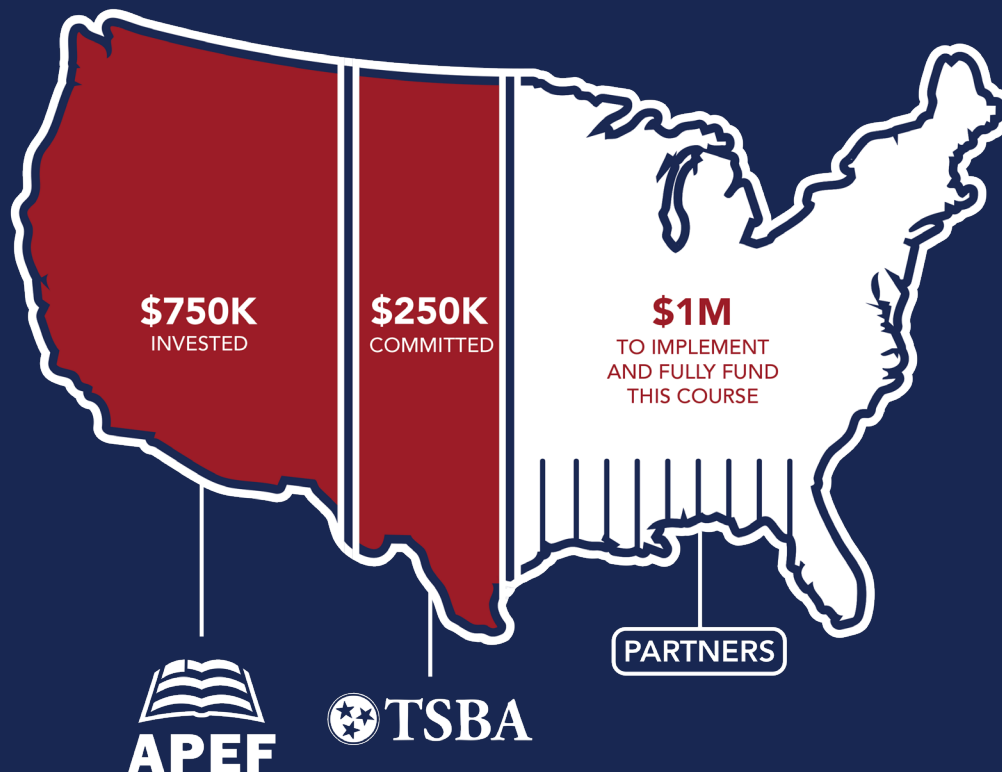
THE WORK IS BEING DONE AND WE ARE PREPARING TO LAUNCH!

This project represents a \$2,000,000 investment in transforming financial education. First, for every Tennessee student in the beta test, and eventually students nationwide. That total reflects both the multi-year curriculum foundation APEF has already built and the digital transformation now underway.

Of that total, APEF has already invested \$750,000 in the research, curriculum, national standards alignment, and instructional planning that underpins this course — work that is complete. TSBA has committed to \$250,000. That leaves a fundraising goal of \$1,000,000 to fully fund the digital course's development, sustainability, and expansion.



HELP US COMPLETE OUR MISSION!



WHERE WE'RE GOING

PHASES FOR TODAY AND TOMORROW

PHASE 1: 2013-2026

- Narrowed focus in 2019 to two core pillars: financial literacy and workforce development
- Converted from a private foundation to a public charity to broaden funding eligibility and national reach
- Published the Nation's Report Card on Financial Literacy, now in its 4th edition (launched September 2025), grading all 50 states, D.C., and Puerto Rico on financial education standards
- Won the liO Catalyst Award
- Created the digital Financial Literacy Library
- Built a complete, standards-aligned K-12 financial literacy framework from the ground up, free to every educator in America
- Produced a companion K-5 animated video series
- Established as a recognized national voice in K-12 financial literacy policy and legislative tracking
- Launched West TN Worx, connecting students to internships, mentorships, and career exploration
- Built the West Tennessee Workforce Collaborative, which received statewide recognition in 2025 as a replicable model for other regions
- Signed a national partnership MOU with the Field of Dreams Movie Site to create customized financial educational content for this iconic location.

Investment of \$750,000 funded by APEF

PHASE 2: 2026-2028

- Formalized a governance and funding partnership with the Tennessee School Boards Association
- Selected AI Educators as development partner
- Secured TSBA's commitment to provide \$250,000 in funds toward the project
- Finalized the core design: values-based character creation, weekly decision loops, compressing time as students age, a guardrailed AI Coach, and a privacy-by-design data architecture with no student PII ever collected.
- Engage local school systems across Tennessee to identify beta test locations
- Beta test launch set for 2027-2028 school year
- Begin collecting real usage data to monitor progress and replace estimated costs with measured ones
- Begin first out-of-state conversations

Investment of \$500,000

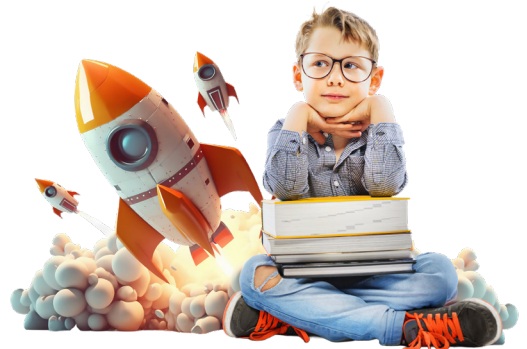
PHASE 3: 2028-2031

- Begin first full school year of statewide operation
- Publish actual measured per-student costs, replacing these ongoing estimates with real figures:
 - Infrastructure (hosting, database, and AI Coach usage) — approximately \$30,000 per year; costs rise if usage clusters in the same two or three months rather than spreading evenly across the school year, since most Tennessee districts likely teach the unit around the same time
 - Operational overhead (uptime monitoring and alerting, database backups and recovery, and the transactional email that carries student logins) — approximately \$5,000 per year; this cost is essentially fixed regardless of whether one district or every district is playing
 - Engineering maintenance (security and dependency patching, fixes for Chromebook and browser updates, and regression testing so a change in one unit doesn't break another) — approximately \$25,000 per year; this also covers AI model migration, so retiring or repricing a model means testing and re-validating the Coach, not rebuilding it
 - Teacher onboarding and setup support — not yet priced; self-service login is the goal, but district technology capacity varies widely across Tennessee, and onboarding peaks twice a year (August and January) rather than once, since this is a semester course; AI Educators intends to size this cost after observing the pilot classrooms
 - APEF Program Management, Sustainability, and Growth Capacity — Approximately \$100,000 covering the internal APEF staff time and organizational capacity required to keep the program running and growing once it's live (managing the continued AI Educators vendor relationship through each content refresh and model migration cycle, coordinating annual reporting to funders and the independent evaluator, administering any new grants or sponsorships that come in, and leading outreach and relationship-building with additional state, etc.)
- Begin evaluating results against the independent evaluation plan (pre/post knowledge gains, engagement, capstone quality)
- Begin technical and compliance work for multi-state licensing
- Potential first out-of-state adoption, under the per-student fee model calibrated to cover ongoing costs
- First content refresh cycle if needed based on Year 1–2 usage data and curriculum/standards changes
- Additional state adoptions, each expected to cover its own ongoing costs via the per-student fee
- Continued content and AI model maintenance as underlying technology evolves

Investment of approximately \$187,500/year

eventually covered by fees generated by partner states

**Total Fundraising Goal:
\$2,000,000**



■ Visionary Partner



- Everything in Founding Partner, plus funding to extend the course to additional states beyond Tennessee
- A role in shaping APEF's broader strategic direction, with a standing invitation to leadership briefings and early access to new program concepts
- Recognized as a sustaining partner across all of APEF's national platforms, not a single project

\$400,000+

■ Founding Partner



- "Founding Partner" designation across the full digital course platform
- Funds independent WCAG accessibility certification and the platform sustainability fund covering Year 1+ hosting, AI Coach usage, and content updates
- Co-branding opportunity on course materials
- Top-tier logo placement across all course and launch materials; featured in press and launch announcements
- Dedicated feature in APEF's annual report and stakeholder communications

\$250,000+

■ Unit Sponsor



- Naming recognition for a full curriculum unit (e.g., "Borrow, presented by YOUR ORGANIZATION")
- Logo placement across that unit's simulation content
- Recognition in press releases and media tied to the course launch
- Custom impact report highlighting reach and engagement

\$100,000+

■ Program Partner



- Logo placement on the course's shared digital recognition screen, seen by every student statewide
- Name recognition in press materials and launch announcements
- Invitation to an exclusive program preview ahead of public launch
- Feature in APEF's digital newsletter

\$50,000+

■ Contributing Partner



- Name recognition on the course's shared digital recognition screen
- Recognition in APEF's annual report and stakeholder communications
- Invitation to program briefings and updates throughout development

\$25,000+

■ Community Partner



- Name recognition in APEF's annual report
- Personal thank-you acknowledgment from APEF leadership

\$10,000+

JOIN US

BECOME THE CATALYST

For more than a decade, APEF has built the foundation: the standards, the curriculum, the tools, and the partnerships that prove financial literacy and workforce readiness can reach students at scale. The framework works. The need has never been greater. What comes next is not building. It is multiplying.

This is the moment to move from proof to nationwide impact, and it will be driven by leaders who understand that financial knowledge is one of the most powerful levers for changing a life. You can be one of them.



FROM FOUNDATION TO MOVEMENT

APEF was never meant to be a single program. It was built to become a national engine for change, equipping the next generation to make confident decisions about money, education, and work. Every classroom we reach is a student who graduates more prepared. Every partner who joins multiplies that reach.

We are inviting a select group of leaders and organizations to help carry this work forward, not as donors on the sidelines, but as catalysts at the center of a national movement.

**"Education is the most powerful weapon
which you can use to change the world."
— Nelson Mandela**

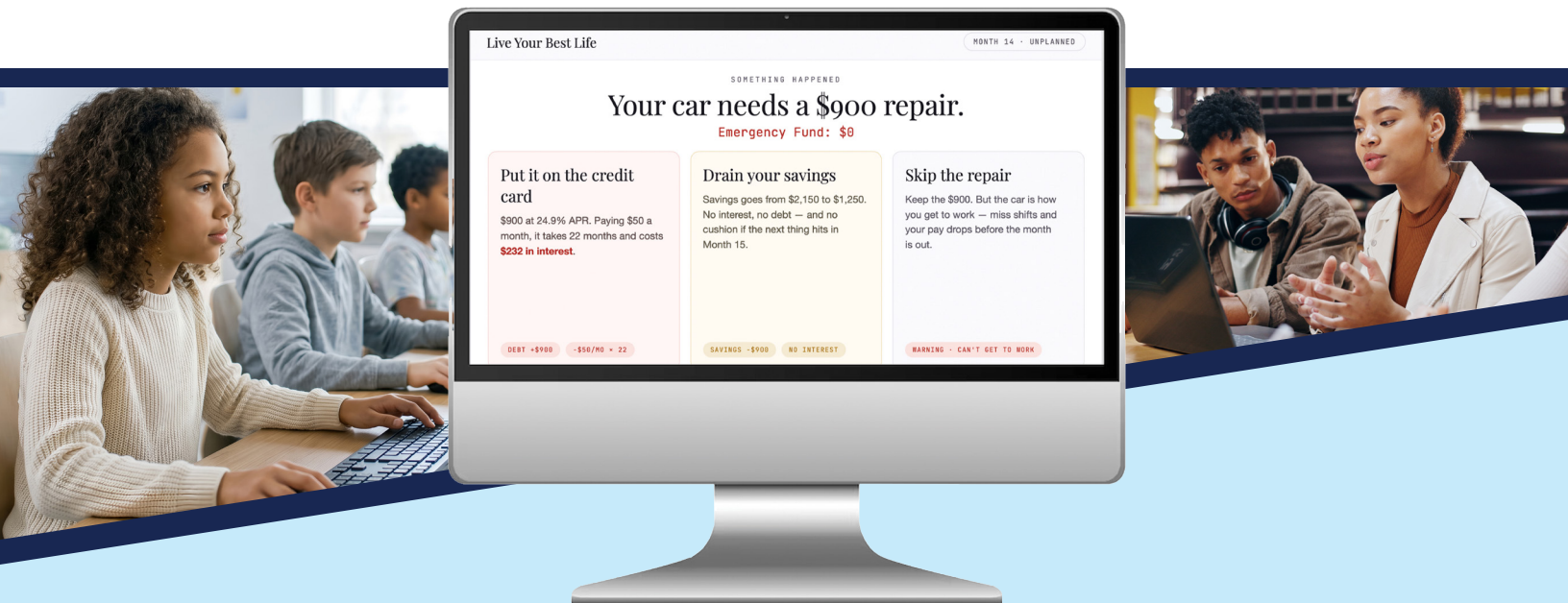
THANK YOU

We believe this partnership represents an opportunity to make a meaningful, lasting impact on students, communities, and the future workforce.

We would welcome the opportunity to explore how your leadership, expertise, and organization can align with this work—whether through strategic investment, program support, or direct engagement.

Together, we can help ensure that every student has access to the knowledge and opportunities needed to succeed in today's economy.

We look forward to continuing the conversation.



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