2021 was another challenging year for our nation, as the COVID-19 pandemic dragged on and economically vulnerable Americans continued to struggle. Around 43% of people in the U.S. saw their financial health decline from 2020 to 2021, according to the Financial Health Pulse 2021 U.S. Trends Report, with many continuing to face pandemic-related employment disruptions, inflation, and other headwinds.

Foundation for Financial Planning (FFP) has continued to work hard to reach Americans with pro bono planning and advice delivered by passionate CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals across the nation, serving vulnerable groups such as domestic violence survivors, wounded veterans, lower-income essential workers, people with cancer, and many others.

We thank our valued partners, grantees, volunteers, and supporters – together, we’ve made the achievements in this report possible, improving the finances and lives of thousands of families.

**BY THE NUMBERS**

**Over the last year, FFP has:**

- **Reached over 83,746 people in need**, including 75,504 through financial capability workshops and webinars and over 8,242 through one-on-one financial planning sessions.

- **Helped bring intensive pro bono financial planning to 462 families facing a serious cancer diagnosis**, adding to the 1,500 total families helped since the start of our Pro Bono for Cancer effort.

- **Awarded more than $870,000 to local and national pro bono programs** for 2021 and 2022.

- **Activated 1,627 volunteer financial planners**, who together provided a combined 21,802 hours of service valued at $4.36 million.

FFPprobono.org
“Financial hardship comes with a cancer diagnosis. People in my position should know that financial planning is available and will help. My finances are kind of limited, but with what I have, [my planner] really helped me get things in order to set me up for success.” – Raven, a single mom and pro bono client of FFP grantee Family Reach, whose young son Noel (pictured), was diagnosed with Leukemia

KEY HIGHLIGHTS FROM 2021

To encourage more volunteerism, FFP:

› Developed and launched a new, upgraded Pro Bono Financial Planning Volunteer Training, presented by Capital Group and powered by the College for Financial Planning, a Kaplan Company.

› Registered 920 CFP® professionals on FFP's volunteer matching platform, ProBonoPlannerMatch.org, more than doubling new registrations since 2020, with 1,500 financial advisors now using the platform to find pro bono opportunities.

› Facilitated 550 matches on ProBonoPlannerMatch.org, connecting volunteers to opportunities to deliver pro bono financial guidance to widows, disaster victims, people with cancer, and many others.

To encourage innovation that can grow the scale and impact of pro bono service, FFP:

› Launched our Pro Bono & Tech Initiative to identify ways to enhance pro bono work with LMI (low-to moderate-income) clients, an effort informed by an advisory committee consisting of nonprofit leaders, fintech experts, and pro bono volunteers.

› Conducted the most extensive research ever undertaken to assess the role of technology in pro bono engagements, including a focus group series and the first-ever national survey of CFP® professionals regarding needs and preferences in applying tech solutions to pro bono service.

› Collaborated with national fintech partners, including Orion Advisor Services, eMoney Advisor, and Envestnet, to begin developing improved tech solutions for advisors and their pro bono clients (to be piloted in 2022).
To advance pro bono service in the profession, FFP:

- Developed and launched our RIA Impact Partners program, a convenient way for leading RIAs to come together in support of pro bono, including engaging their advisors as volunteers.

- Partnered with MarketCounsel Consulting, one of the nation’s leading compliance consultancies, to develop resources for compliance departments to help address common questions and promote volunteerism among advisors.

- Launched an ambitious new goal to raise $5 million by 2025 to reach 125,000 more underserved families and significantly increase the number of CFP® professionals volunteering their time pro bono.

“Many Americans today are suffering financially, and it’s not all rosy for everyone. People really need help out there, which I think is why the Foundation for Financial Planning is so important in helping volunteers get out there on the field to help those who can’t access a financial planner.”
- Dennis Elias, CFP®, pro bono volunteer

“Key Highlights from 2021”

“It’s very gratifying to help someone feel less stressed about finances; listening, having empathy, and providing some guidance can help people feel less shame and more pride about their financial situation.”
- Cindy Hanson, CFP®, pro bono volunteer

“I feel relieved, empowered and confident in my financial future ... Thanks to the help I received, I can save, budget, and allocate money to pay off credit cards in full and on time. And if someone I know needs help, I am in a place to help the people around me.”
- Darrell, a pro bono client with FFP grantee Bedford Stuyvesant Restoration Corporation
In 2021, we proudly supported pro bono financial planning programs across the country, including through grants to 15 nonprofits, as well as support for FPA’s national pro bono program and local chapters. Our 2021 nonprofit grant recipients included:

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Key Population Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Nurses Foundation</td>
<td>Silver Spring, MD</td>
<td>Nurses in financial crisis</td>
</tr>
<tr>
<td>Angel Foundation</td>
<td>Mendota Heights, MN</td>
<td>Cancer patients and their families</td>
</tr>
<tr>
<td>Bedford Stuyvesant Restoration Corporation</td>
<td>Brooklyn, TX</td>
<td>Low-income individuals and families</td>
</tr>
<tr>
<td>Britepaths</td>
<td>Fairfax, VA</td>
<td>Low-income individuals and families</td>
</tr>
<tr>
<td>Caroline Friess Center, Inc</td>
<td>Baltimore, MD</td>
<td>Low-income women</td>
</tr>
<tr>
<td>CASH Campaign of Maryland</td>
<td>Baltimore, MD</td>
<td>Low-income individuals and families</td>
</tr>
<tr>
<td>Catholic Charities of Dallas, Inc.</td>
<td>Dallas, TX</td>
<td>Low-income individuals and families</td>
</tr>
<tr>
<td>DebtWave Credit Counseling, Inc. d.b.a. San Diego Financial Literacy Center</td>
<td>San Diego, CA</td>
<td>Low-income individuals and families, military/veterans</td>
</tr>
<tr>
<td>Down Syndrome Indiana</td>
<td>Indianapolis, IN</td>
<td>Families with special needs</td>
</tr>
<tr>
<td>Family Reach</td>
<td>Boston, MA</td>
<td>Cancer patients and their families</td>
</tr>
<tr>
<td>Financial Planning Association (FPA)</td>
<td>Denver, CO</td>
<td>Low-income individuals and families</td>
</tr>
<tr>
<td>NAPFA Consumer Education Foundation (NCEF)</td>
<td>Chicago, IL</td>
<td>Wounded veterans</td>
</tr>
<tr>
<td>Prepare + Prosper</td>
<td>Saint Paul, MN</td>
<td>Low-Income individuals and families</td>
</tr>
<tr>
<td>United Policyholders</td>
<td>San Francisco, CA</td>
<td>Victims of natural disaster</td>
</tr>
<tr>
<td>United Way of Central Florida</td>
<td>Lakeland, FL</td>
<td>Low-income individuals and families</td>
</tr>
</tbody>
</table>

**FPA Partnership**: FFP provides a grant to the Financial Planning Association® (FPA®) national office and makes grants to targeted FPA Chapters to support FPA members’ pro bono efforts in communities across the nation.

**Retirement Resilience Program**: FFP partners with AARP to reach thousands of at-risk seniors across the country with financial guidance.
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*Founders Society Members. Learn more about our Founders Society on page 7.

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