Oklahoma students show an increased credit score after graduation with the implementation of PFL standards.*

Following standards implementation, Oklahoma students show reduced severe delinquency rates.*

*Urban, Carly, et al. Montana State University, 2016, How Did State Mandated Financial Education Standards in Oklahoma Affect the Credit Behaviors of Young People?
WHY?

THE NEED FOR PFL EDUCATION

- The average Oklahoma resident is $38,639 in debt, ranking as one of the highest debt rates per individuals in the nation. -Urban Institute

- Oklahoma has one of the highest severe delinquency rates for young adults; roughly half of all 18 year-olds who have a credit account are 90 or more days behind on a payment. -University of Montana

- More than half of millennials say debt is their "biggest financial concern." - Wells Fargo Study

- 75% of credit card carrying college students are unaware of late payment charges. - CEE

- 30% of 18-20 year-old income goes towards debt repayment. - Wealthstyle