Dec. 2, 2025

Financial Empowerment Advisory Team

Accessibility and visibility: 211info Financial Wellness hub

Annual traffic review

OREGON STATE TREASURY

Financial Empowerment Advisory Team principles

1. **Augment and amplify** existing programs
2. **Improve visibility** via outreach and tools
3. Enhance and promote **equity**
4. Be **accessible to all**
5. **Leverage and support partnerships**
6. Help **advance public policy** efforts
7. Set benchmarks and **measure progress**

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Financial Wellness resource guide

Memorandum of Understanding

(effective 11/4/2021)

GOALS

- Highly Accessible
- Statewide resource
- Utilize and augment existing provider database
- Up-to-date
- Good government: Efficient and convenient for providers and the public

211info

OREGON STATE TREASURY

Memorandum of Understanding

This Memorandum of Understanding ("MOU") outlines the working relationship between 211info, an Oregon nonprofit corporation ("211info"), and the State of Oregon, acting by and through the Oregon 529 Savings Board and the Oregon Retirement Savings Board (collectively, the "Boards"). The parties do not intend this MOU to create, and this MOU does not create, legally binding rights and obligations. Rather, it is a statement of the current intent of the parties hereto on the subject matter hereof.

As a provider of comprehensive Information and Referral services, 211info agrees to the following:

1. To provide quality customer service and consumer education to inquirers seeking information and services.
2. To research and maintain information about general human service providers in efforts to increase inquirer knowledge and options.
3. To operate the information and referral service within the professional standards of the Alliance of Information and Referral Services.
4. To share programmatic information provided by the Boards about the higher education, disability, and retirement savings programs operated by the Boards.
5. To share information with the Boards about inquiries regarding the Board's programs, whenever appropriate.
6. To provide any statistical reports requested by the Boards in a timely manner.

As the provider of higher education, disability and retirement savings programs, the Boards agrees to the following:

1. To provide opportunities for 211info to educate and inform consumers on ways in which we may work collaboratively together.
2. To provide programmatic information about the higher education, disability, and retirement savings programs operated by the Boards to 211info.
3. To consider the role of 211info services in financial education planning, information and referral.

This MOU shall be effective November 4, 2021 to November 3, 2026 and may be terminated at any time by any party effective upon written notice to the other parties. In witness whereof, the parties have executed this MOU as of the dates set forth below their respective signatures.

211INFO

DocuSigned by:

Dan Herman

OREGON STATE TREASURY

211info.org/financial-wellness/

- Launched Nov. 2021, updated 2024
- One of 18 focus pages on 211info
- 12 database categories
  - Financial coaching & education
  - Tax preparation
  - Debt Management
  - Smart saving & investing
  - Checking & savings accounts
  - Credit building
  - For People with Disabilities
  - Fraud and ID Theft resources
  - Homebuying & housing support
  - Disaster preparation & recovery
  - Insurance resources

Financial Wellness

Helping Oregonians

Averaging **588 site visits** per month

2025 - 6,467 (Jan 1 - Nov 30)

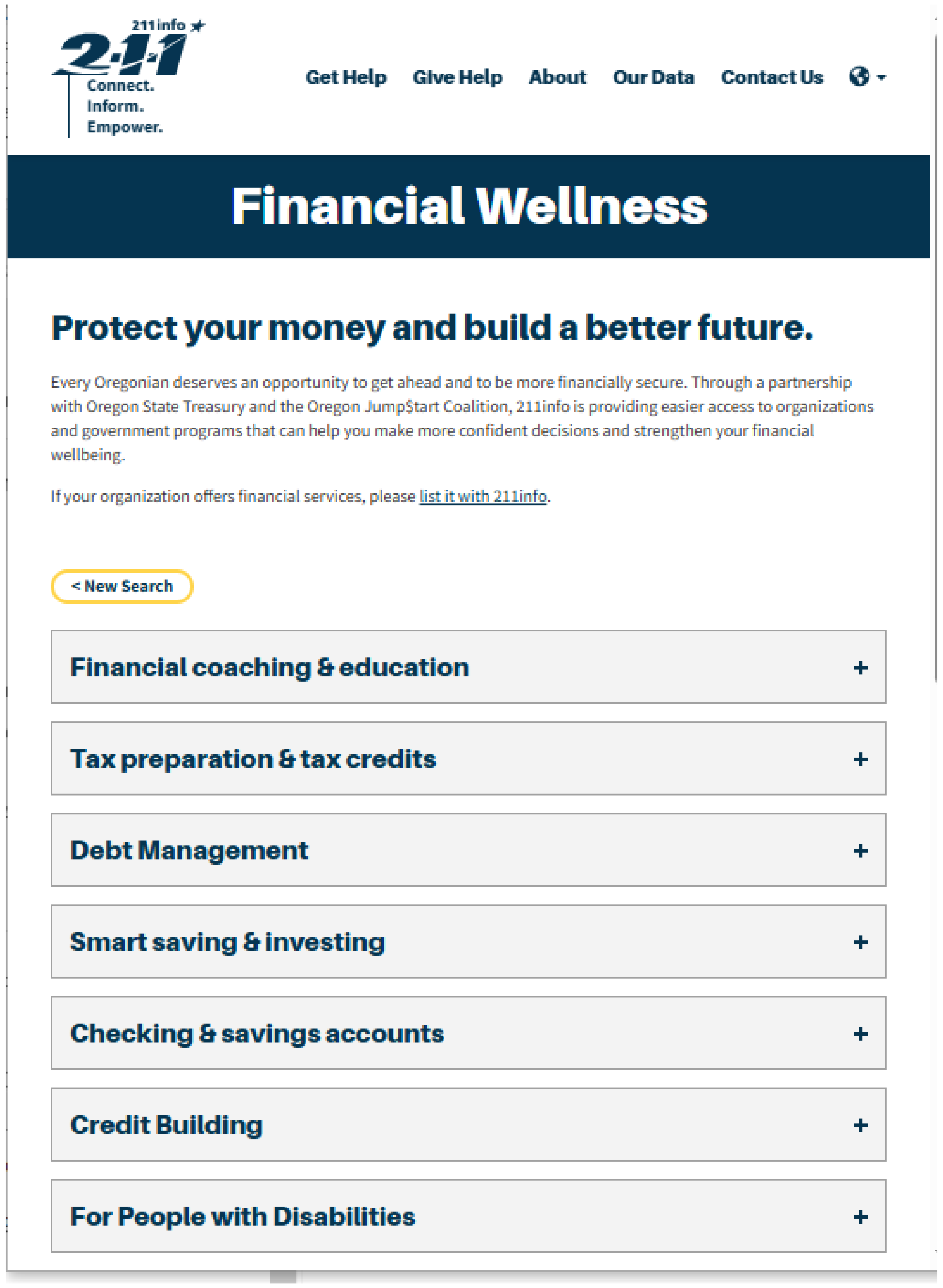
- Average 588/ month

2024 - 7,998 (Full Year)

- Average 667 / month

2023 - 6,539 (Mar 7 - Dec 31)

- Average 654 / month



OREGON
STATE
TREASURY

Statewide visits

July – September 2025	
Demographic Site visits to 211info.org/financial-wellness by Gender/Age (overall)	1745
Female	274
Male	184
18-24	88
25-34	101
35-44	77
45-54	53
55-64	34

Portland	521
Salem	77
Eugene	53
Gresham	40
Beaverton	27
Medford	27
Hillsboro	26
Springfield	20
Grants Pass	16
Oregon City	15
Bend	14
McMinnville	14
Corvallis	13
Lebanon	11
Tigard	11
Happy Valley	10
Redmond	10
Sherwood	9
West Linn	9
Albany	8

Non-government resources and partners

- Financial wellness information
- Engaging with nonprofits
- Unbiased

FUTURE

- Bank On Oregon certified accounts

BANK ON OREGON

FINANCIAL BEGINNINGS®

Neighborhood Partnerships

OREGON STATE TREASURY

Tobias Read
Oregon State Treasurer

867 Hawthorne Ave SE
Salem, OR 97301

Oregon.gov/Treasury