

SFEPD x DRIVER: A Practical Path to Teaching Financial Decision-Making

"In 1998, I founded SFEPD because too many people—especially first-generation college students—learn critical financial skills too late, if at all." - Dr. Theodore R. Daniels, Founder & President of SFEPD

I then consulted AI on what Dr. Theodore R. Daniels might say about this opportunity today:

"Today, AI represents the same inflection point: those who master AI-enhanced financial decision-making early will unlock unprecedented economic mobility."

WHY DRIVER™

DRIVER-AI™ stands for the AI augmented problem solving system: **D**efine → **R**epresent → **I**mplement → **V**erify → **E**volve → **R**eflect

1. Students Already Understand Financial Literacy. What They Lack Is Analytical Capability.

Across the country, with SFEPD's financial literacy program, students can explain compound interest, debt payoff strategies, diversification, and credit factors. But they struggle to:

- analyze their own financial data in a structured way
- compare multiple scenarios quickly
- use modern tools (AI assistant, Spreadsheets, Coding) to inform decisions
- translate theory into actual financial behavior and decision-making

This is a **national gap in applied financial education**.

Students know *what* good financial choices look like. They struggle with the *how*.

DRIVER solves this problem.

2. What DRIVER Is

DRIVER is a **system** for coaching students to make financial decisions using AI and modern tools at a beginner level.

Think of DRIVER as the decision-making layer that sits on top of financial literacy.

DRIVER, augmented by AI, gives students:

- a structured way to solve problems by analyzing their own financial data
- a guided process for applying financial concepts
- a simple introduction to the exact tools used across modern financial jobs
- a bridge from literacy to capability with trust

Students learn AI and modern tools to compare budgets, debt strategies, savings scenarios, or credit outcomes—**their own, not theoretical examples.**

3. What DRIVER Empowers Students To Do

Budgeting: Move from "I know I should budget" to "I identified \$142/month in discretionary waste because my analysis showed the pattern."

Debt: Move from "I understand avalanche vs. snowball" to "I modeled all my debts at once and chose the plan that saves \$1,800 over 24 months."

Saving & Investing: Move from "I know the power of compounding" to "I tested three savings strategies, saw the 10-year impact, and chose the optimal path."

Credit: Move from "Utilization matters" to "I projected next month's credit score based on different scenarios."

DRIVER gives students the ability to make decisions based on *data*, not memory or guesswork.

4. How DRIVER Fits SFEPD

SFEPD already has the trust, reach, and peer-teaching model. DRIVER drops in as a **lightweight, structured, analytical add-on.**

DRIVER serves as a modern capability that pairs naturally with what SFEPD already delivers.

5. Why This Matters Now

The students in SFEPD programs today will graduate into a workforce where:

- AI tools are embedded in everyday financial tasks
- 60% of entry-level jobs expect basic data analysis skills
- employers want candidates who can interpret financial information, not just memorize it

Students who only receive literacy enter the workforce prepared conceptually but not competitively.

DRIVER gives them just enough analytical fluency to:

- Level the playing field with AI
 - Stand out to employers
 - Make decisions confidently
 - Turn financial knowledge into real-world outcomes
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6. The Only Question the Pilot Answers

Does adding a simple, structured analytical method improve students' financial decision-making compared to literacy alone?

7. Why This Is Low-Risk and High-Value for SFEPD

DRIVER lets you **test** whether this analytical method enhances:

- behavior change
- workforce preparation
- funder competitiveness

SFEPD keeps full ownership of its mission. DRIVER supplies an add-on AI capability students increasingly need.

8. Strategic Payoff

If DRIVER works, SFEPD gains:

- a measurable improvement in applied financial behaviors
- a differentiator in AI-equity and workforce-readiness grants
- a modern capability that matches employer expectations
- a natural extension of a 28-year mission

If the pilot shows different results, SFEPD still gains:

- Clarity on what students need
 - Data collected to guide future investments and decisions
 - No long-term commitment or disruption
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