



**mo' island**  
**EDUCATION FOR  
THE NEXT  
GENERATION**

**ARE YOU LOOKING AT FINANCIAL EDUCATION AS A TOOL?**

**HAVE YOU TRIED A VARIETY OF APPROACHES BUT HAVE NO COHESIVE STRATEGY?**

**HAVE YOU HAD ANY MEASURABLE SUCCESS IN LEVERAGING EDUCATION INTO NEW MEMBERS?**

**LET FILENE AND THWAKK HELP ENHANCE YOUR INITIATIVES WITH CUTTING EDGE INSIGHT AND SOLUTIONS ?**



# Can Financial Education Improve Your ROI?

[Scott Moriarty](#) and [Charlie White](#) are the Co-Founders of Thwakk, Inc., a company that enables financial organizations to create affinity by empowering them to enlighten, excite, and educate the next generation. Both are former Filene i3 innovators and together they have over 35 years of credit union executive experience. In July 2009, they became entrepreneurs and partnered to bring an exciting new concept in financial education (one created as part of the i3 program) to the industry, called [Modoh Island](#).

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## THE KEY TO SUCCESSFUL EDUCATION IS PROVIDING TOOLS THAT HELP MODIFY BEHAVIOR, A KEY BENEFIT OF SIMULATION

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They are focused on bridging the gap from financial education to member acquisition and will help you understand how the new communication technologies for today will shape the way the next generation member uses your services. Specifically, they specialize in leveraging 3D virtual worlds, one of the fastest growing internet channels globally, and rapidly becoming a viable business channel for many fortune 500 companies, such as IBM, Intel and SAP.

Together, this dynamic team will provide insight into the emerging education and technology trends, how they are being utilized to make meaningful impact in your community, and how your organization can move financial education from social welfare to actionable, relevant data and make informed decisions and offerings to your young members.



## SPEAKING

Gain more insight in how financial education, social media and other cutting edge financial innovations can be used to enhance your youth acquisition strategies.

- Can Financial Education be used effectively to attract and retain responsible members?
- How will emerging technology affect financial innovations and how does it fit with your strategies?
- What are the latest innovations in financial education and member acquisition, in and outside the credit union industry?



## ADVISING

As former Credit Union Executives, Charlie and Scott and provide a unique insight into your youth and education initiatives. With a comprehensive, consultative review, they can work with you to create solutions in a variety of areas:

- Understanding technology trends related to communication, social media and specifically, the power of 3D virtual worlds.
- Combining your existing initiatives to maximize your efforts
- Parallel branding strategies for youth to help you create a central portal for your initiatives and help you increase web traffic.
- Additionally, Thwakk is developing training and collaboration tools that leverage remote and distance learning in 3D simulation platforms



## FACILITATING

If you are interested in leveraging 3D virtual worlds, and specifically [Mo'Doh Island](#), Thwakk can create a solution for your organization, and help you create a dynamic, effective solution, that turns your education initiatives into viable strategies to engage and attract new members:

- Leveraging incentives to create stickiness, and repeat interactions
- Tracking player results to measure knowledge acquisition and retention
- Technology interface possibilities for account opening or other financial transactions.