



Making North Dakota the Most Financially Literate State

SmartWithMyMoney.nd.gov

Data Points	2021	2027 Goals
Residents with emergency funds that would last three months	52%	66%
Residents who experience financial anxiety	56%	33%
Residents with a retirement plan through their employer	57%	66%
Residents who find it difficult to cover expenses and pay all their bills in a typical month	45%	33%
Residents who received the higher overall financial knowledge score	37%	66%

The measurements for improvement for financial capability will be based on the 2027 FINRA Investor Education Foundation report that will be published in 2028, compared to the 2021 reports published in 2022 and the 2024 report that should follow in 2025.