

 **DECA**

WRITTEN EVENT WINNERS

FINANCIAL LITERACY PROMOTION PROJECT

1st PLACE

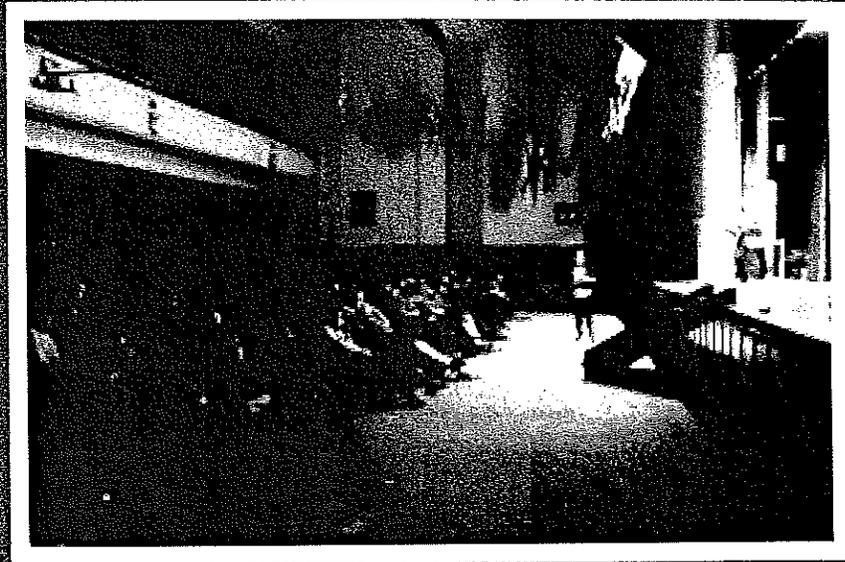
ERIN PETERSON
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Kingston Collegiate and Vocational Institute, ON

2017

INTERNATIONAL CAREER
DEVELOPMENT CONFERENCE

FINANCIAL
LITERACY
PROMOTION
PROJECT



MONEY MATTERS:

Financial Literacy Campaign

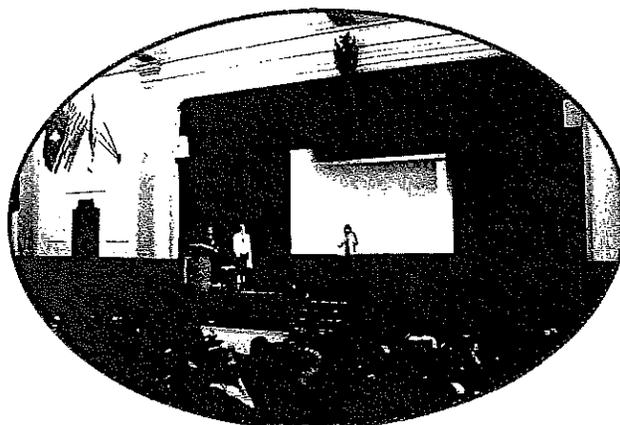
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12 January 2017



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I. EXECUTIVE SUMMARY

INTRODUCTION

The *Money Matters* financial literacy campaign was founded at Kingston Collegiate Vocational Institute, located in Kingston, Ontario, a town quite similar to Berkeley California. Home of the Blues, Kingston CVI is located in the downtown core of Kingston, within the Queen's University Campus. The school has a population of 800 diverse young adults.

One of Kingston CVI's largest and most successful clubs is their DECA chapter, making up about 11% of the school with over 90 members. Founded in 2005, it is currently the largest chapter in the Nor-Eastern region. KC DECA has seen many successful business students excel in both written and competitive events at the regional, provincial, and international levels. KC DECA students have gone on to be leading business professionals in the community, attending schools such as Queen's Smith School of Business and Harvard.

Becoming financially independent is a large step on the road to adulthood for young Canadians, and there is a lack of education pertaining to this subject. The Canadian government established a national strategy for financial literacy, called *Count me in, Canada*, in 2014, but standardized education of financial literacy has yet to be implemented in the public school curriculum. KC DECA recognized the necessity for such education in young Canadians, having considered the fact that for the first time ever, the national household debt encompassed 100.5% of its GDP (Financial Post). As such, they decided to effect changes in the minds of Kingstonian students regarding this important topic.

MANAGEMENT OF THE ACTIVITIES TARGETED AT OUTSIDE AUDIENCES

Purpose

The *Money Matters* financial literacy campaign was created to provide Kingstonian youth with a well-versed introduction to financial literacy. KC DECA recognized the need within the elementary school system for financial literacy curriculum. Such curriculum necessitates a wide range of topics of which all Canadian youth should be informed so that they will be well-prepared for financial independence in such a consumer-based society. Children first start receiving money around grade 6, through allowances and small jobs, but are not necessarily taught how to manage these funds. This pattern has echoed throughout the lives of young Canadians, resulting in high statistics of national household debt. It is clear that Canadians need consistent education pertaining to financial literacy throughout their youth. Since this has yet to be fully implemented and standardized in the nation, KC DECA sought to provide an introductory education for local youth by way of a symposium profiling financial literacy.

Target Audience

The *Money Matters* campaign initially targeted Kingstonian students in grades 7 and 8, but later expanded its reach to students of grades 5 and 6. Our secondary targets were the parents of the students, with the hopes that they would also recognize the need for financial literacy within the school system. We were also able to get into contact with like minded communal stakeholders, which expanded the network of financial literacy within Kingston.

Primary Target	Secondary Target
Students of the local Kingston community in grades 5 to 8.	<ul style="list-style-type: none"> → Parents/guardians of students → Educators and community stakeholders

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Planning and Organization of the Activity

Seven goals were set for the *Money Matters* symposium. They encompassed seven different topics pertaining to financial literacy that would be of increasing relevance throughout the life of a Canadian. As such, it is vital that youth be informed or, at most, aware of these seven areas of knowledge.

1. Understanding the importance and nature of financial literacy

2. Understanding banking as a young adult

3. Understanding insurance

4. Thinking ahead: employment, income, taxation

5. Understanding investments

6. Setting financial goals

7. Understanding the nature of creating budgets and managing money

It was thought that the information would be best delivered by local business professionals, so representatives from local branches of two of Canada's largest banks (TD and RBC) as well as a Certified Financial Planner (Will Britton) were invited to present at the conference. The goals were divided up so they would all be covered after the three presentations. KC DECA booked their school's auditorium and cafeteria for the event, and made arrangements for the food and nutrition class to prepare lunch for the students. KC DECA then contacted schools to come to the event. In total, 110 students participated. As well, an informative Facebook page was created to advertise the symposium and promote financial literacy.

Implementation of the Activity

On Nov. 17th, 2016, the day of the conference, bags provided by RBC were put together containing a budgeting tool, a pen, and a pre-conference survey. Powerpoints and presentation outlines were prepared. The conference ran from 11:00 am to 2:10 pm. It began with two KC DECA representatives making opening remarks, explaining the importance of financial literacy. This was followed by TD discussing banking as a young adult and understanding insurance, RBC speaking about thinking ahead financially and investments, and finally Will Britton, CFP, speaking about setting financial goals and budgeting. Transportation and food was provided for participants.

EVALUATION AND RECOMMENDATIONS

Evaluation of the Campaign

The *Money Matters* campaign was met with positive reviews from student participants, educators, and major community leaders, through both face-to-face communication and various social media interactions. The success of the campaign was measured quantitatively by way of pre-conference and post-conference surveys written by participants. For example, prior to the conference, 14% of the students knew what financial literacy was, and 42% understood the concept of setting financial goals. These numbers jumped to 97% and 98% respectively after the conference. Development of knowledge of the participants was seen in all seven areas of knowledge.

Areas of Success:

- Content directed at primary target audience
- Great participation from the students
- Fulfillment of goals
- Extreme increase in knowledge within the students
- Effective project and time management skills
- Effective communication skills

Recommendations for Future Campaigns

Despite the success of the campaign, logistical and efficiency-based improvements could be made by increasing communication with umbrella organizations (in this case, local school boards). A greater presence on social media as well as strengthened partnerships with community stakeholders would also increase participation and promotion of community-based events.

Areas of Improvement:

- Location of the event
- Method of gaining event participants
- Greater participation
- Greater presence on social media

Next Steps

KC DECA has already begun their next steps on the road to promoting financial literacy. Below the two next steps that will further the financial literacy education in both Kingston and Ontario are shown.

Next Steps KC DECA is Taking	
Step Taken	Explanation
Kingston Financial Literacy Network	Two representatives from KC DECA were invited to a meeting with 15 financial literacy stakeholders from around Kingston, including the Federal Financial Literacy Leader, Jane Rooney. They presented their efforts to the group, and inspired them to come together to create the Kingston Financial Literacy Network. This is something already seen in larger cities, like Toronto and Vancouver, and has the aim to promote financial literacy. With this group we have begun to plan another event on a much larger scale (approx 500 students), which will occur in November 2017.
Ontario Association for Mathematics Education Conference	Two representatives from KC DECA have been chosen by the Ontario Association for Mathematics Education (OAME) to facilitate a course at their 44th annual conference. They will be doing a 75 minute presentation on budgeting to mathematics teachers from all across Ontario on May 12th, 2017. This is the beginning of an implementation of financial literacy into the Ontario Curriculum.



II. INTRODUCTION

A. DESCRIPTION OF DECA CHAPTER

The DECA chapter of Kingston Collegiate and Vocational Institute, also known as KC DECA, is currently the largest chapter in North-Eastern Ontario with 92 members in the 2016-2017 school year. It is the largest non-athletic club in the school, comprising approximately 11% of the school's 850 student population. Founded 11 years ago in 2005, KC DECA is consistently a strong presence at both the Nor-Eastern Regional competition and at Provincials. The chapter allows students of every level to partake in all domains of the DECA experience: both written and competitive events in all four strands of business.

For the past 9 years, KC DECA has been advised by Mr. Huw Davies, a business teacher at the school. The chapter's success can be attributed to its executive team, comprised of twenty of the school's senior business students. The team consists of four sub-teams, each in charge of events, training, marketing, or financing. There is also an upper executive team, comprised of two co-presidents and a vice president. The executive is carefully chosen by way of written applications to Mr. Davies at the end of the preceding school year. The executive leads four training sessions a week, working with students in order to prepare them for case studies, multiple choice exams, and written reports.

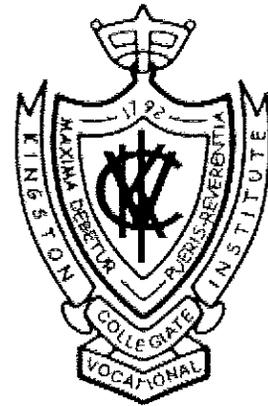
KC DECA and its members understand the importance of giving back to the school and community, and thus participate in many fundraising events throughout the year. They focus their charitable efforts on Muscular Dystrophy Canada. Last year the chapter raised approximately \$600, receiving recognition from DECA Ontario. This was accomplished through

several different fundraising efforts, but the main source of income for the charity is the 'Miracle Minute' event. This involves DECA representatives running around the school's auditorium while students give them as much pocket change as possible within a minute. The success of this event within past years has been a source of inspiration to continue fundraising efforts.

Students who join KC DECA grow not only their business minds, but as people. The club gives all students an opportunity to learn skills such as public speaking, problem solving, quick thinking and relationship building. DECA produces leaders in the community with the development in all of these areas, and through its extensive networking opportunities. KCVI DECA has been, and will continue to, send its students towards a brighter future.

B. DESCRIPTION OF THE SCHOOL AND COMMUNITY

Kingston Collegiate Vocational Institute (KCVI) is the second oldest school in Canada and the oldest in Ontario. It was founded in 1792 by Reverend John Stuart after a grant for secondary education in the colony of Upper Canada was ordered by Governor Simcoe. KCVI began as a one story frame structure and stayed that way until 1849. Today, the school is made up of several different wings, the oldest dating back to 1915 and the newest to 1969. KCVI is part of the Limestone District School Board.

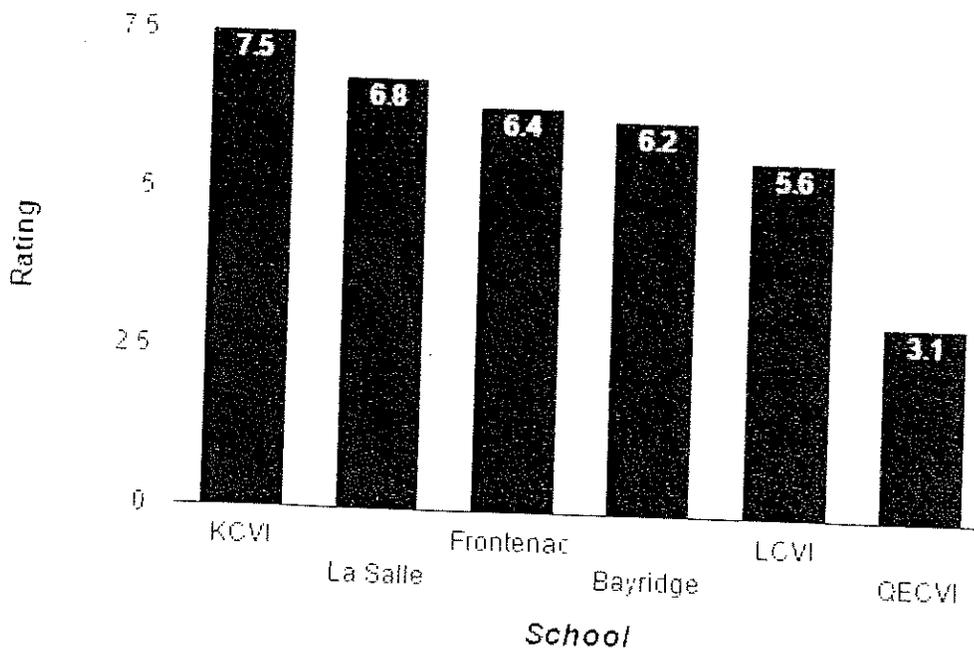


KCVI's school crest

Girls were first admitted as students in 1877, with the school remaining co-educational ever since ("Our School," 2012). The population for the 2016-2017 school year is approx 850, not including students at Module Vanier, the french elementary school for grades 7 and 8 housed on KCVI's third floor. KCVI will be amalgamated with another public secondary school in Kingston, Queen Elizabeth Collegiate and Vocational Institute, most likely in 2018, upon the

completion of a new building to house both schools' populations. KCVI is known both locally and outside of Kingston for its consistently high levels of academics, ranking as the top-performing school in the Limestone District School Board in 2015 ("Compare School Rankings," 2015). It is proud to be one of 91 schools in Ontario which offers the International Baccalaureate program

Limestone District Schoolboard School's Ratings



to its students, and one in only two schools in Canada to offer a radio broadcasting program. KCVI is home to several successful school clubs, including Mathletes, Robotics, Environment Club, Youth in Action, and Improv.

KCVI's motto is "maxima debetur pueris reverentia", which is translated as "Youth are entitled to the greatest respect". The school staff employs this mentality every day by striving to give the best education possible to their students. Lessons are taught with various multimedia

presentations, and students are exposed to a variety of different cities and cultural experiences by going on many different field trips throughout the school year. At KCVI, students learn how to ask questions, think from different perspectives, and engage one another. They are taught to strive for excellence in all aspects of education.

The municipality of Kingston, Ontario is located between Toronto and Montreal where the Saint Lawrence River meets Lake Ontario. Kingston is very similar to the town of Berkeley, California, both in population and due to the fact that they house large universities. Originally



A map displaying Kingston relative to other cities

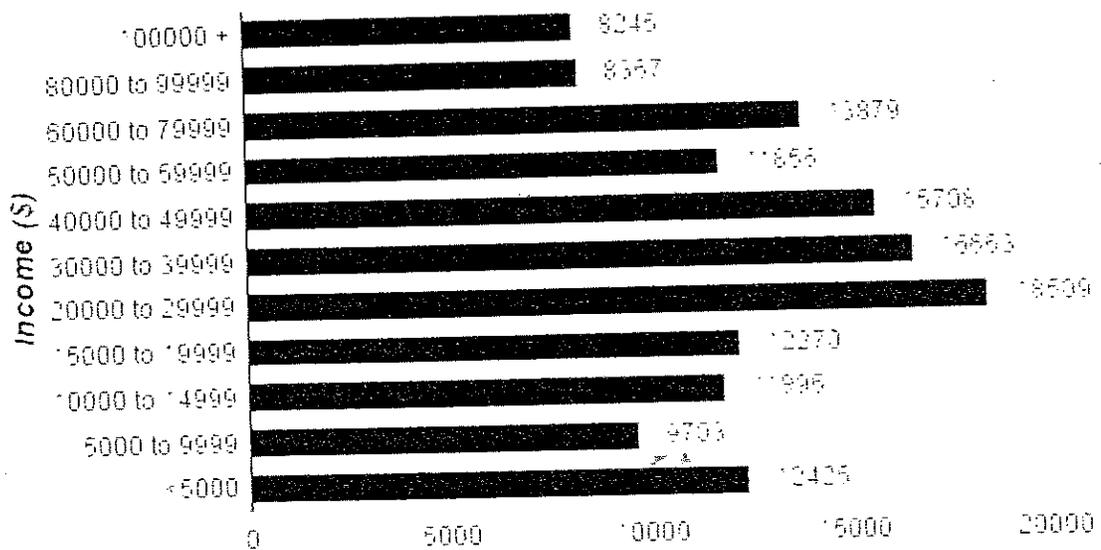
Fort Frontenac, it was renamed after the British conquered New France in the late 18th century and in 1841 was given the title of capital of the Province of Canada. While it no longer retains this title, Kingston remains an eminent military centre, employing 9,642 personnel at Royal Military College and its Canadian Forces Base as of 2015

(KEDCO). Known as "The Limestone City" for its numerous buildings constructed of local limestone, Kingston is a popular tourist destination, and boasts the Rideau Canal and Kingston's Fortifications, a UNESCO World Heritage Site, as well as 1,210 other heritage sites that have been designated varying levels of prestige.

According to Manifold Data Mining, the total population of the Kingston metropolitan area in 2016 is estimated at 170,898 persons. Kingston is home to Queen's University, Royal Military College, and St. Lawrence College, which causes fluctuations in the yearly population. The total population of youth under 19 is 34,635 persons. Of the 92,332 people ages 25-64 in Kingston, 66% possess a postsecondary certificate, diploma or degree. The median individual income for

residents of Kingston over 15 is \$10,000 more than the Ontario median, at \$37,598. Below the incomes for Kingstonians age 15 and up in 2016 are displayed.

Income for Persons Aged 15 and Older (2016)



Number of Persons

Income of Persons aged 15 and older in Kingston 

A. PURPOSE OF THE ACTIVITY

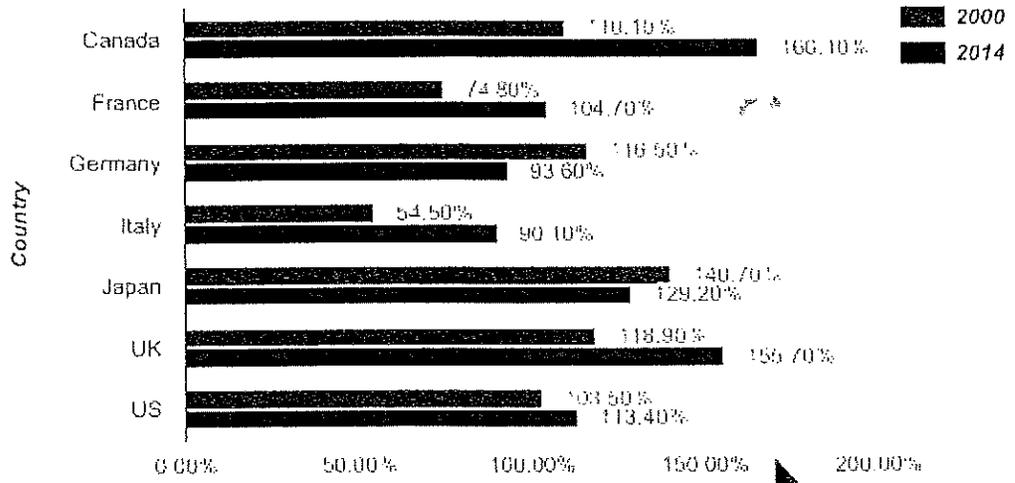
III. MANAGEMENT OF THE ACTIVITY TARGETED AT OUTSIDE AUDIENCE

Consumerism is defined as a social and economic order and ideology that encourages the acquisition of goods and services in ever-increasing amounts. The consumerist mindset has become more and more present in North American society, intensified by the modern advertising methods that communicative technology has brought about. In the 21st century,

such materialism is classified by the ceaseless cash flow and innumerable financial transactions which occur every waking minute. It has been said that with more money comes more responsibilities, and as such, the average North American consumer must be financially literate in order to function in modern society.

Canadians have yielded to this consumerist mindset. The ratio of household debt relative to disposable income in Canada was 166% in 2014, the highest of any G7 country (Macdonald & Matier, 2016). This is over a 75% increase since 1990, when the ratio was just under 90%.

Household Debt Relative to Income



G7 countries and their household debt-income ratios

It is clear that whatever education regarding financial literacy that has been administered in Canada has failed to keep up with the growing materialism that has encapsulated Canadian culture. It was not until 2012 that the Canadian government declared November to be Financial Literacy Month, and in 2014 a Federal Financial Literacy Leader was elected and subsequently established *Count me in, Canada*, the national strategy for financial literacy. Despite these



recent efforts, there has yet to be any standardization of the financial literacy curriculum in schools.

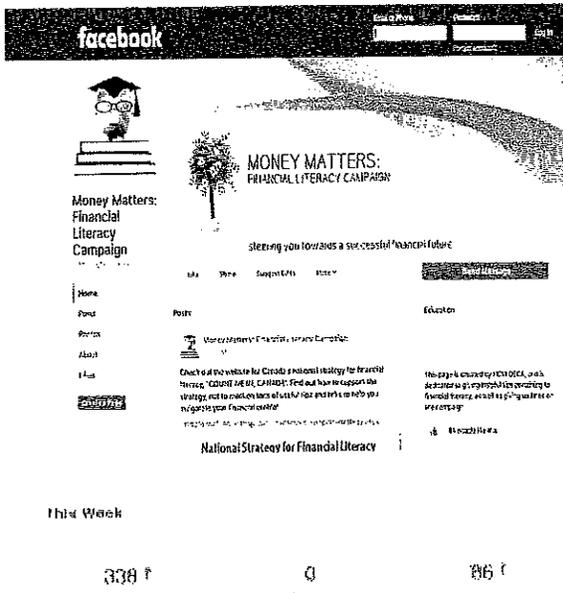
Members of KC DECA recognized financial literacy as a necessary skill, and that the acquisition of a skill is most effective at an age where it first becomes pertinent. We believe that, in Canada, youth in grades 7 and 8 are beginning to take control of their own finances for the first time. It is the age when many students get their first minor jobs, such as babysitting or dog-walking, and some may also open a personal chequing account and gain access to a debit card. Over time, most Canadian youth gain more and more financial independence, until they reach adulthood and take full control of their finances and enter the workforce. It is important that young Canadians are equipped with the proper education in order to ensure their financial sustainability for the future.

Canadian youth must be made aware of the financial challenges that lie ahead in such a difficult economy and job market, but must also learn how to apply financial literacy to their current financial duties as young adolescents. They must recognize the steps that most of their parents are taking to secure their futures, such as RESPs (Registered Education Savings Plans), which will in turn teach them how to create sustainable finances for their potential families in the future. Students must not be thrust out into the workplace or university without any knowledge of how to save money, pay bills, and file tax returns. These are all vital skills that can have grave consequences if not properly understood and utilized. It is up to the older generations of Canadians to meet these needs of the youth so that they can create sustainable futures which will in turn benefit the national economy.

B. PLANNING AND ORGANIZATION OF THE ACTIVITY

As aforementioned, members of KC DECA recognized that youth in grades 7 and 8 are at the age when financial literacy skills first begin to be implemented, and so the target audience for the promotion plan was set accordingly. The goal of this activity would be to provide youth with a solid “base” of financial literacy.

The next step was to determine the medium through which financial literacy would be promoted. The possibility of a marketing campaign was eliminated because it was supposed that using indirect promotional methods for such an important subject would result in less



MONEY MATTERS's Facebook page and viewer statistics.

retention of knowledge. Hence, a direct method of promotion was proposed, based upon the supposition that adolescents would learn best in a more integrated and interactive environment. Nevertheless, KC DECA created a Facebook page to advertise the campaign and raise awareness for financial literacy.

Prior to determining the nature of the presentation, we created a list of content that we deemed important for Canadian youth to know. Using a testimony written by

Bryan Pibus, a former employee of the Canada Revenue Agency, in which he discussed ten important lessons pertaining to financial literacy, we created seven goals to achieve throughout the promotion project (Table 1).

One option for the project was to simply contact a class of grade 7-8 students and create a 90 minute lesson with content created and supplemented by KC DECA. While this would meet the aforementioned goal of using a direct promotional method to educate a group in an interactive environment, we decided to expand the scope of the project in order to reach as many individuals as possible. Financial literacy is an important subject often overlooked in school, and so it was important that this project create lasting effects and reverberations in the community.

CONTENT	
Topic/Goal	
1.	Understanding the importance and nature of financial literacy
2.	Understanding banking as a young adult
3.	Understanding insurance
4.	Thinking ahead: employment, income, taxation
5.	Understanding investments
6.	Setting financial goals
7.	Understanding the nature of creating budgets and managing money

Table 1: the seven goals of the symposium.

Following this realization came the decision to hold a financial literacy symposium targeted towards grade 7/8 students in Kingston. A symposium reaches a larger audience and provides a greater variety of content pertaining to financial literacy for the participants, in a more formalized environment. The date of the conference



The logo for Canadian Financial Literacy Month.

was set to be Thursday, the 17th of November, 2016, in honour of Canadian Financial Literacy

Month. As well, this date provided ample time to both plan the event and create the report afterwards. The event was titled MONEY MATTERS: Financial Literacy Conference to encompass the nature and importance of being financially literate.

Furthermore, it was decided that in lieu of KC DECA members creating and presenting



content for the conference, we would seek out real-life professionals in the domain of personal finances to give presentations. This would necessitate more organization and project management on our part, but would provide the best education possible for our target market. Business cards were created for the chapter representatives to conduct cold calls to ask local



businesses to give presentations.

Following email exchanges (Appendix 1.1) and introductory interviews, we were able to establish three 45 minute presentations to be given by three separate organizations (Table 2). These presentations would be given by TD (Toronto Dominion) Bank and RBC (Royal Bank of Canada), two of the 5 largest banks in Canada, as well as William Britton, a local certified financial planner. We asked each presenter to discuss two of the seven goals designed for MONEY MATTERS. It was decided that members of KC DECA would speak about goal number 1, understanding the importance and nature of financial literacy, during the introductory remarks at the opening of the symposium.

PRESENTATIONS	
ORGANIZATION	GOALS
KC DECA	<ul style="list-style-type: none"> ❖ 1. Understanding the importance and nature of financial literacy
TD Bank	<ul style="list-style-type: none"> ❖ 2. Understanding banking as a young adult ❖ 3. Understanding insurance
RBC Bank	<ul style="list-style-type: none"> ❖ 4. Thinking ahead: employment, income, taxation ❖ 5. Understanding investments
William Britton, CFP	<ul style="list-style-type: none"> ❖ 6. Setting financial goals ❖ 7. Understanding the nature of creating budgets and managing money

Table 2: The three presentations for MONEY MATTERS: Financial Literacy Conference

Further logistical plans were made once all of the

presentations were scheduled. KC DECA rented the auditorium and cafeteria of KCVI for the day to host the symposium at the school and provide a snack. This would not only lower expenses, but provide student participants with the opportunity to spend an afternoon in a high school environment. The entire duration of the conference was approximated to be around three hours, beginning at 11 AM and ending at 2 PM (Table 3). KC DECA secured student volunteers to facilitate the day, as well as student photographers to document the proceedings, and a



grade 10 foods class at KCVI provided a homemade pizza snack. As well, TD and RBC were able to provide handouts for the participants. These included bags, pens, and phone cloths with the company logos.

TD and RBC banks provided handouts for symposium participants

Activity	Time
<i>Arrival</i>	11:00 AM
<i>Opening Remarks</i>	11:10 AM
<i>Presentation #1, TD BANK</i>	11:20 AM
<i>Break</i>	12:05 PM
<i>Presentation #2, RBC</i>	12:10 PM
<i>Lunch Break</i>	12:55 PM
<i>Presentation #3, Will Britton, CFP</i>	1:20 PM
<i>Closing Remarks</i>	2:05 PM

Table 3: Schedule for the conference.

Once all logistical details were finalized, invitations to MONEY MATTERS were extended to grade 7/8 classrooms around Kingston in late October 2016 (Appendix 1.2). Due to the capacity of the school cafeteria, we were able to accommodate between 100 and 150 participants. Within a few days, three classes expressed interest in attending, and KC DECA organized school buses to take them to and from the event. As well, a grade 5/6 class from one of the schools was also keen in attending. Once we received confirmation that other schools were unable to attend due to scheduling conflicts, an official invitation was extended to that class. While the target audience for the symposium was students in grades 7 and 8, younger students could benefit from this by getting a headstart in their own financial literacy education. This brought the total number of participants to 110.

Referring to goal #7, KC DECA created a budgeting tool for the third presenter, a certified financial planner, to use in his presentation. The budgeting tool was tailored for grade

5-8 students, who did not yet have stable employment or many monthly bills (Appendix 1.3). Each student would receive a paper copy of the budgeting tool in a string bag provided by RBC.

Additionally, members of KC DECA visited the schools of the participants to administer a diagnostic survey approximately a week before the symposium. This developed a better understanding of the financial literacy of the students prior to *Money Matters*, which would help to quantitatively measure the success of the event (Appendix 1.4).

C. IMPLEMENTATION OF THE ACTIVITY

Overall, there was rigorous organization and attention to detail in the planning of *Money Matters: Financial Literacy Conference* resulted in the achievement of each of the seven goals (see page 11). Each of the presenters was able to send a copy of their slide deck ahead of time, which created the opportunity to check and edit any excess overlap between presentations. Students were asked to arrive approximately ten minutes prior to the opening remarks, which was an effective directive as all participants were in walking distance of KCVI.

Signage was set up at the front doors of the school in order to direct participants to the auditorium. Student volunteers brought them to and from the auditorium. A table was set up at



the door to the auditorium to provide each participant with a string bag from RBC and the budgeting tool that KC DECA created.

The auditorium was equipped with a large projector screen, speakers, and a microphone for presenters.

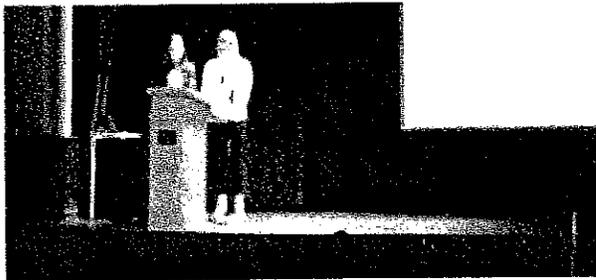
KC DECA gave a short talk to open the symposium. Details such as the location of

Signage was set up for the conference.

the washrooms and an overview of the day were discussed, and the students learned about the definition and nature of financial literacy. This was an important step for the remainder of the symposium, as it provided both participants and their teachers with a more developed understanding of the purpose of the conference, that being the national need for standardized

financial literacy. Following that brief address, the presentations began.

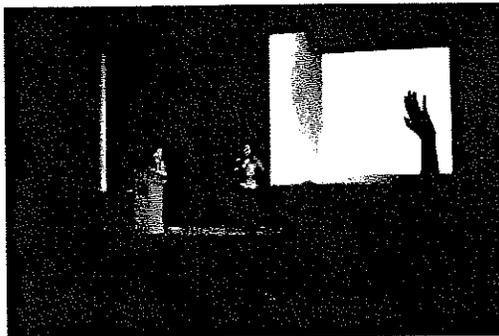
Each presentation lasted between 35 and 45 minutes. All three included PowerPoint presentations and audience interaction. A summary of the content of each



Members of KC DECA opened the conference.

presentation is itemized below.

Presentation 1: TD Bank



The first presentation was given by three employees of TD Bank. The goals of TD's presentation were to make sure that the children left with an understanding of banking as a young adult, as well as an understanding of insurance.

The media content that they provided were possible real life scenarios that would be

encountered. The representatives from the bank began by walking the student through the scenario, but by the end of the presentation, the students knew what to do themselves. There was a long period left at the end for questions, and there was no shortage. Students were encouraged throughout the presentation to participate, with gifts given such as pens and phone cleaners to those who answered questions.

Presentation 2: RBC Bank



The second presentation of the day was given by two employees of RBC. As mentioned on page 13, the objectives of their presentation were to discuss a youth's financial future as well as the nature of investments. Their media was a slidedeck that was simple yet visually

appealing. Throughout their presentation, they made references to a variety of youth celebrity icons and the ways by which they manage their money, which sparked interest in the students. The presenters also alluded to many useful online tools provided by RBC that would give students practice and experience in the realm of personal finances, such as the RBC Student Budgeting Calculator. While 14% of the participants considered themselves knowledgeable about investments prior to *Money Matters*, 96% felt confident in their knowledge in the post-conference survey.

Presentation 3: Certified Financial Planner



The third and final presentation of *Money Matters* was given by Mr. William Britton, a certified financial planner. He discussed the nature of setting financial goals and budgeting. Throughout his presentation, he made use of several youth-friendly metaphors that were easily understood by participants, such as "The

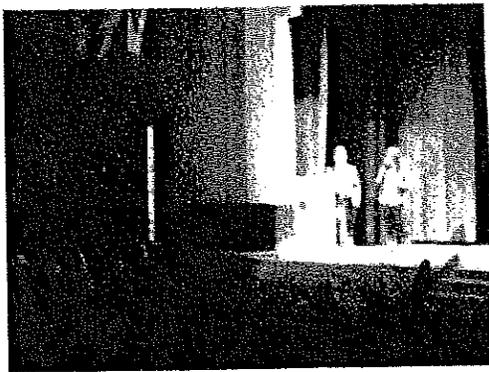
iPad and the Candybar", where the monetary principle of delayed gratification is demonstrated.

To further develop this idea, he also displayed a video capturing a 1970 study conducted by Stanford University titled "The Marshmallow Test", in which a child was offered a choice between one small reward provided immediately or two small rewards (i.e., a larger later reward) if they waited for a short period, approximately 15 minutes, during which the tester left the room and then returned. This change in media format was well received, as it created more visual appeal and interest within each participant. Mr. Britton was an enthusiastic and dynamic presenter with a passion for financial literacy education within the school system. Following the symposium, he mentioned it on his Twitter (Appendix 1.5).

V. EVALUATION AND RECOMMENDATIONS

A. EVALUATION OF CAMPAIGN

As aforementioned, students were asked to complete a diagnostic survey prior to the date of the conference. The questions asked on the diagnostic survey pertained to the content



of the conference. Prior to the conference, a low percentage of the students had any previous knowledge pertaining to financial literacy.

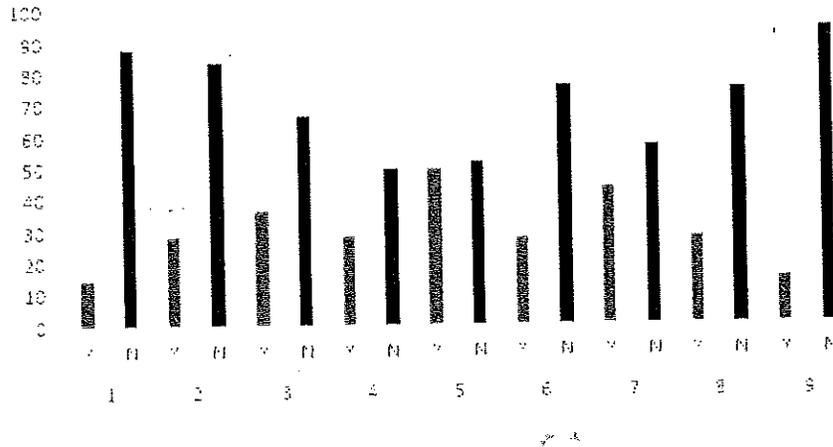
The success of the program can be measured quantitatively, by comparing the surveys completed prior to and after the conference. The survey results proved that the students were lacking knowledge beforehand, but the post-presentation survey results showed great amelioration. Before coming to the *Money Matters* financial literacy conference, 86% of the students did not know what financial literacy

Participants posed a wide variety of questions

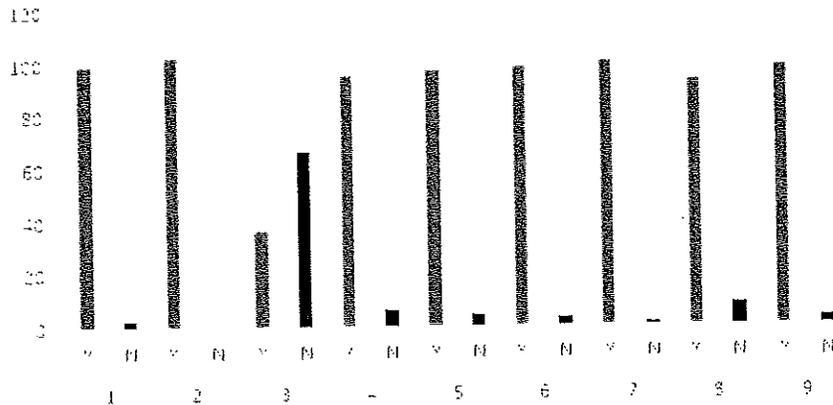
Before coming to the *Money Matters* financial literacy conference, 86% of the students did not know what financial literacy

was, compared to 98% who *did* know after the presentation. Survey results also showed a great increase in knowledge of other topics which were discussed at the symposium, signifying successful completion of the goals set for *Money Matters*. Further clarification is shown in Appendix 1.6.

Pre-Conference Survey Results



Post-Conference Survey Results





Participants were engaged and curious, and posed a great variety of questions to each presenter. TD bank provided an extra incentive by giving participants a small piece of merchandise each time they asked a question. This provided further engagement in their presentation. The presentations were all tailored to suit the audience. For example, instead of learning about budgeting with a steady income, they were taught how to budget with their allowance and gift money. This resulted in a greater retention of the information, as well as an idea of how to apply what they were learning to their own lives.

Due to a small budget, this event was held in a high school auditorium, which restricted the size of the event, and resulted in the necessity of walking 110 grade 5-8 children from the second floor to the cafeteria on the first floor. It was not easy to corral the children and was a minor disturbance within the school. For the first event planned it went over very well, but an improvement could be made to this aspect in the future. Nevertheless, the conference was well-received by students and their educators, and one of the teachers promoted the event on her Twitter page (Appendix 1.7).

B. RECOMMENDATIONS FOR ADDITIONAL NEW ACTIVITIES FOR FUTURE CAMPAIGNS

Evidently, financial literacy is a vital skill for all youth to possess. It is because of this that we wanted to further expand the scope and reach of our project. Though we feel that the best possible presentation was given considering the resources and network to which high school students had access, we have discovered that there is ample opportunity within our community to continue to educate youth about financial literacy.

On November 29th 2016, we attended a community meeting scheduled with the goal of establishing a financial literacy network within Kingston. This was organized by one of the speakers at MONEY MATTERS, the chair of the municipal board of certified financial planners.

Attendees included the Federal Financial Literacy Leader of Canada, Ms. Jane Rooney (pictured), the CEOs of Empire Life, one of the top 10 life insurance & financial services agencies in Canada, and the Kingston Chamber of Commerce, and a city councilor, among others. The agenda for the meeting included roundtable discussions about the need for financial literacy among different social and age groups within Kingston and Canada as a whole.



KC DECA Members with Jane Rooney

All members there recognized the need for a financial literacy network within Kingston, which

would include all attendees of the meeting, as well as representatives from both school boards in the community, the MP and MPP, and the mayor. After we explained the nature and outcome of our symposium, the idea to recreate MONEY MATTERS on a much larger scale was brought up. This would now be possible because of the increased resources that comes from such a broad range of community stakeholders. This event is scheduled to take place in November 2017 and will offer financial literacy education to over 500 grade 7-8 students. It will incorporate members of KC DECA as well as many other financial businesses and major community stakeholders.

In planning a second financial literacy conference, it is important to evaluate potential improvements to the first conference. While such inconveniences may have been unavoidable, but moving forward it is important to secure a more adequate venue for the event. Additionally, strengthening communication with local school boards is another measure that would undoubtedly increase participation and advertisement of such an event. Finally, implementing an increased social media presence would increase awareness of such a campaign.



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VI. APPENDIX

1.1 DRAFT FOR CONTACTING PROFESSIONALS

To whom it may concern:

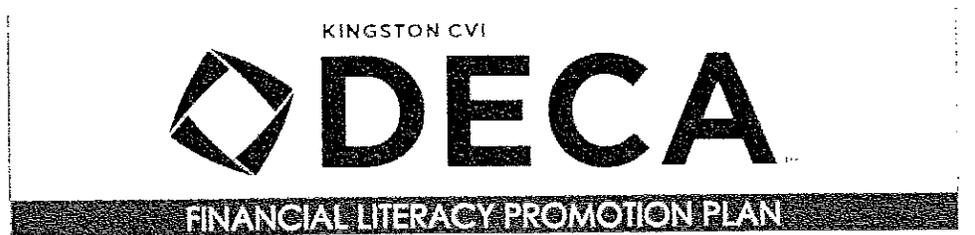
Hello, our names are Erin Peterson and Jane Smallman and we are business students at KCVI. We visited your company on Friday and delivered this letter, but we are writing again to verify that you've received it. We are inquiring about the possibility of one of your employees coming to speak to a group of students about financial literacy at a symposium we will be hosting most likely in the second week of November. This event is part of our Financial Literacy Promotion Project for DECA Ontario, a youth business organization.

We would like to reiterate our belief that financial literacy is an important but undervalued subject in the Ontario curriculum. As such, we would like to provide middle school students with the opportunity to spend a day learning from experts in the field of personal finance. Specifically, we are looking for someone with experience and knowledge in the professional management of finances to give a presentation to our group of students about topics such as managing money, setting financial goals, and the basics of banking. We are willing to collaborate with the speaker in order to create an engaging and educational presentation that could potentially include student involvement. Throughout both the event and the duration of our project, we will promote your company as a partner of our team. There will be other speakers at the event as well.

Thank you again for your consideration. We are greatly anticipating your response and are very excited for the participants of the symposium to engage in the event. If you have any further questions or concerns, please do not hesitate to contact us.

Sincerely,
Erin Peterson & Jane Smallman
Kingston C.V.I. DECA

1.2 LETTER FOR SCHOOLS



The grade 7 & 8 students at your school are cordially invited to attend MONEY MATTERS: Financial Literacy Conference on November 17th, 2016. This event is being held with the goal of educating middle school students about the importance and nature of financial literacy.

This event will last for one afternoon and will feature professional presentations from a financial planner, RBC, and TD. Students will be provided with the opportunity to directly engage with professionals in the field of personal finance. It will be held in the auditorium of KCVI and will feature a snack in the cafeteria.

Topics that will be covered at the conference are as follows:

- The importance and nature of financial literacy
- The nature of creating budgets and managing money
- Banking as a young adult
- Setting financial goals
- Thinking ahead: employment, income, taxation
- Insurance
- Investments

Please notify us of any dietary restrictions. We are looking forward to the conference and hope to see you there! If you have any questions or concerns, do not hesitate to contact us at any phone number or email address listed.

1.3 BUDGETING TOOL

MONEY MATTERS



STUDENT MONTHLY BUDGETING TOOL

Monthly Income

Allowance _____

Employment _____

Gifts _____

Other (list): _____

Total monthly income: _____

Monthly Expenses

Fixed expenses:

Cell phone bill _____

Savings account _____

Other (list): _____

Total fixed expenses: _____

Variable expenses:

Snacks & eating out _____

Clothing and footwear _____

Toiletries, makeup, hair care etc. _____

Gifts _____

Recreation (movies, concerts, clubs, etc.) _____

Transportation _____

Electronics (computer software, supplies etc.) _____

Other (list): _____

Total variable expenses: _____

Total monthly expenses (fixed & variable) _____

Rewrite total monthly income: _____

Subtract total monthly expenses: _____

= Monthly surplus or deficit _____



1.4 SURVEY FOR PARTICIPANTS



FINANCIAL LITERACY DIAGNOSTIC

For each question by circling the most correct and honest answer.

7 → 8

What is financial literacy? YES NO

Have you created a budget? YES NO

Do you have a debit card? YES NO

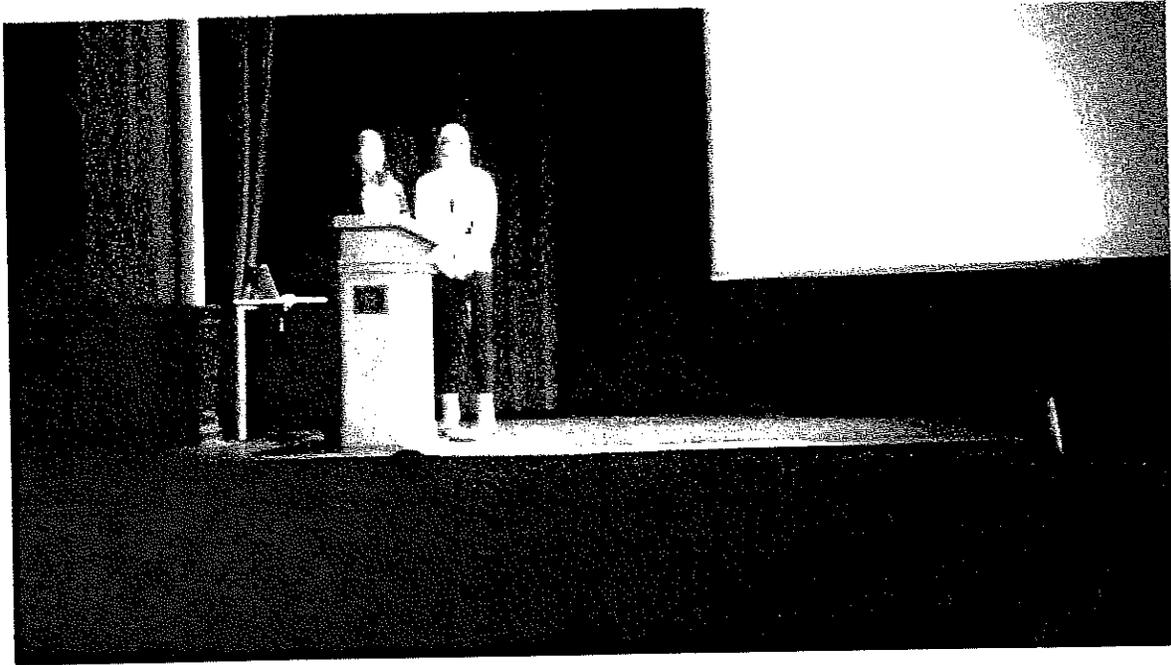
Do you know how a debit card works? YES NO

Do you know how a credit card works? YES NO

Do you have a comprehensive understanding of income tax? YES NO

Do you understand the concept of setting financial goals? YES NO

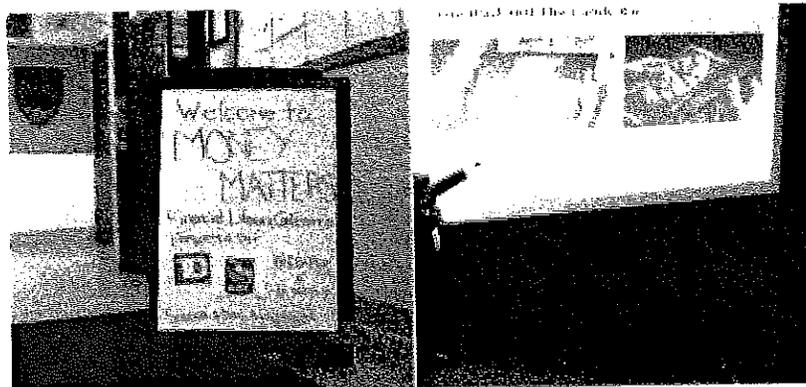
1.5 TWEET BY WILLIAM BRITTON, CFP



 **William Britton CFP** *William Britton CFP · Nov 17*
 #FinLit event organized by @DECAInc students for local grade 7 & 8's in #ygc is underway at KCVI...Happy to have been asked to participate!

1.7 TWEET FROM TEACHER

 **MsReid** *Ms Reid · Nov 17*
 Many thanks to the DECA club at K.C.V.I and RBC and TD banks
 for your support of the #FinLit event at KCVI... #ygc



1.6 PRE AND POST CONFERENCE SURVEY RESULTS

SURVEY RESULTS		
QUESTION	BEFORE OR AFTER THE CONFERENCE	STUDENTS THAT ANSWERED YES
1. Do you know what financial literacy is?	Before	14%
	After	97%
2. Have you ever created a budget?	Before	28%
	After	100%
3. Do you have a debit card?	Before	36%
	After	36%
4. If no, do you know how a debit card works?	Before	28%
	After	93%
5. Do you understand how a credit card works?	Before	48%
	After	93%
6. Do you have a comprehensive understanding of income tax?	Before	27%
	After	96%
7. Do you understand the concept of setting financial goals?	Before	42%
	After	98%
8. Do you understand the concept of insurance?	Before	27%
	After	91%
9. Do you have a comprehensive understanding of investments?	Before	14%
	After	96%



DECA

WRITTEN EVENT WINNERS

— 2016 —

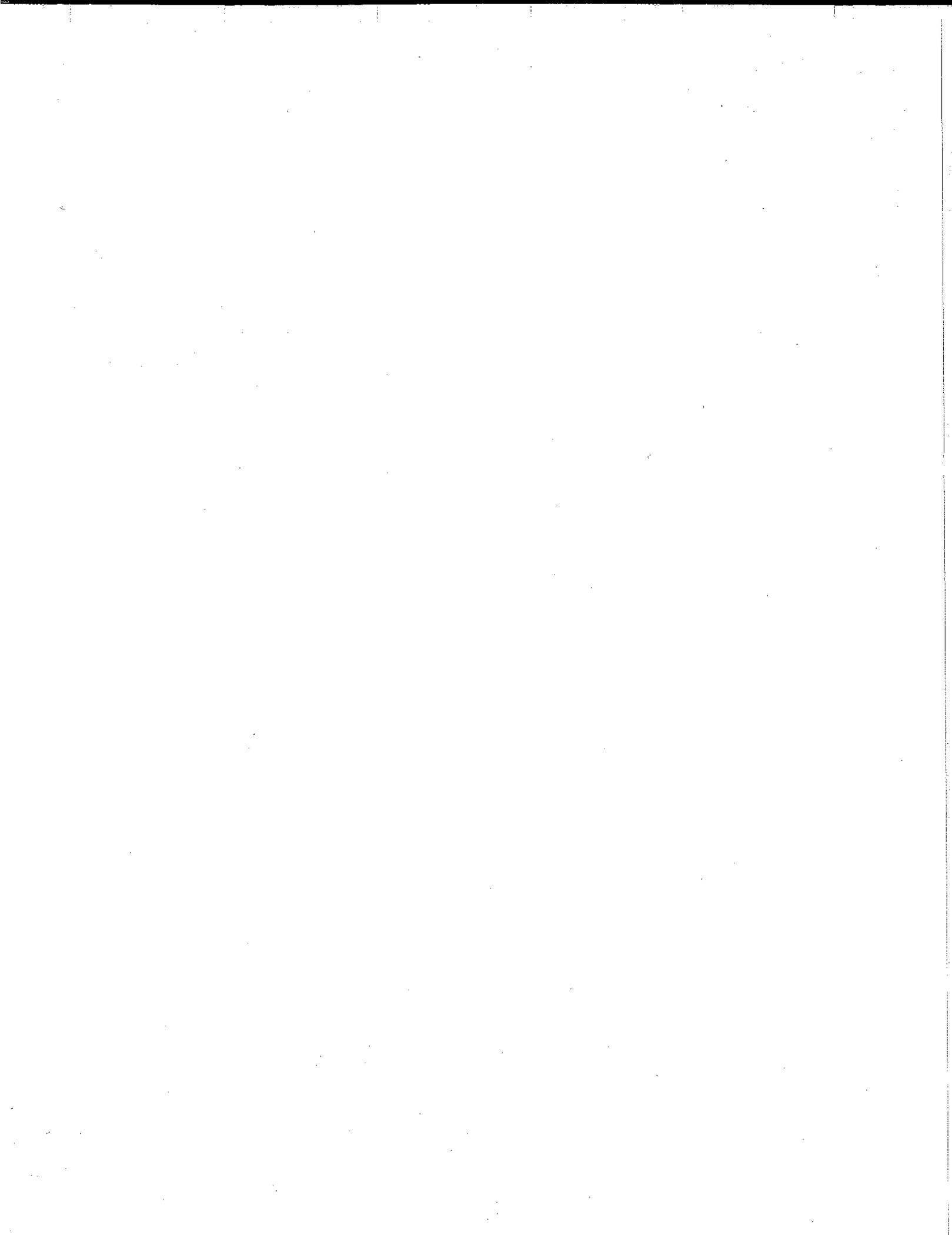
INTERNATIONAL CAREER DEVELOPMENT CONFERENCE

FINANCIAL
LITERACY
PROMOTION
PROJECT

1st Place

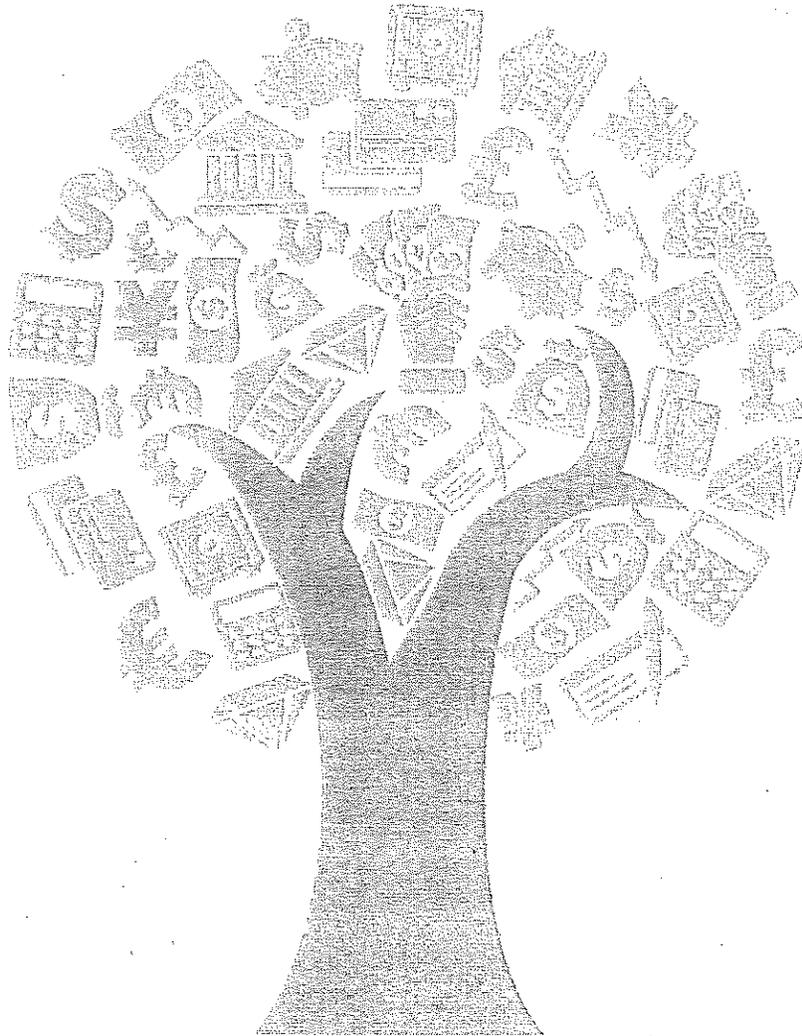
COURTNEY KELLEHER
ASHLEY GUERTIN

King Philip Regional High School, MA



Credit, Do You Get It?

Financial Literacy Promotion Project
By: Courtney Kelleher and Ashley Guertin
April 25, 2016



King Philip Regional DECA Chapter

King Philip Regional High School

201 Franklin Street

Wrentham, MA 02093

I. EXECUTIVE SUMMARY

INTRODUCTION

Credit, Do You Get It? was founded in the King Philip Regional High School community located in Wrentham, MA. Home of the Warriors, King Philip consists of citizens of Wrentham, Norfolk, and Plainville, creating a community of young adults from various backgrounds. King Philip states in its mission statement that the efforts of its students and teachers, "extends our student-focused mission into a commitment to excellence."

One of King Philip's most successful organizations is its highly esteemed DECA Chapter. King Philip DECA was founded in 1972 and has excelled in its performance in written events at the district, state, and international level. With such a great amount of success achieved by past teams, we had the ability to inspire our project from the accomplishments of past teams.

Taking on the knowledge of finance is a big step into the adult world that all teenagers will have to make. The process can be daunting, confusing, and even uninteresting at times. With the Junior Achievement Association in Colorado conducting research stating that 51% of young adults wish that their high school had offered a financial literacy course, we took it upon ourselves to inform the student body at King Philip about the importance of finance, specifically focusing on credit and money management.

MANAGEMENT OF ACTIVITIES TARGETED AT OUTSIDE AUDIENCES

Problem Identification

The Credit, Do You Get It? campaign was created in order to educate students on the importance of establishing and maintaining credit, along with teaching them how to properly manage their money. Understanding how to manage credit, avoid personal debt, and to be able to sustain a high credit score has been highlighted throughout our project. As seen in research studies, this age group is known to be the least financially literate age range and demands the largest need for education. EverFi Inc., an education technology company, conducted a study that lead to the conclusion that "Students between the ages of 13 and 18 revealed that the state of financial literacy among the nation's youth is grim". We recognized this issue within our King Philip High School, and selected our target audiences accordingly.

Target Audiences

The campaign primarily targets students currently in the King Philip community. We planned to address the major lack of financial literacy amongst the students and increase their exposure to finance. Our secondary target consists of the parents of these students, recognizing the importance of making parents aware of their child's lack of financial literacy. We hoped to empower the parents to become advocates of financial literacy. Involving the parents in the learning and teaching process has allowed the campaign to reach a higher potential of growth and understanding.

Primary Target	Secondary Target
Students of the King Philip community ranging from ages 13-18	Parents of the students of the King Philip community

Purpose of Activities

The solution to the lack of financial literacy at the King Philip High School is to teach students the importance of being financially literate through personal interactions, creative

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B.	Description of the school and community.....	6
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teaching strategies, developing partnerships, attending parent events, and creating social media pages. We segmented our project into *comprehensions* and *impressions*. Comprehensions represent the number of people our project has directly educated on finance, while impressions represent the number of people we have made aware of our campaign. These strategies have allowed for us to reach a great number of community members at King Philip, amounting to a total of 4,548 parents and students.

Planning and Organization of Activities:

Spooktacular Halloween Spooktacular is run by the King Philip Student Council for the enjoyment of younger aged children. We handed out pre and post surveys about credit to the high school students in attendance, conducted small mini lessons, and allowed students to participate in a raffle. This event allowed for us to monitor how we worked as a team and also attain a basic understanding of the knowledge that students have on financial literacy.

Financial Literacy Jeopardy Night: We hosted a Jeopardy Game Night where we taught students through a PowerPoint presentation about financial terms, careers in business, and how to make educated decisions when dealing with finance. After the presentation, we asked participants questions in a Jeopardy Game format that pertained to the information they had just learned. Jeopardy night allowed for us to learn how challenging it is to spread awareness to a select target; however, through the performance of our audience, we believe we accomplished the goal of educating our attendants on finance.

Curriculum Night: We spoke to parents of 8th graders, students that will be attending King Philip in the following year, about their child's financial knowledge. Parents answered a 5 question survey pertaining to how much experience their child has with finance and how financially literate they are. We strived to be proactive in addressing the lack of financial literacy at King Philip by bringing awareness to the parents of the incoming freshman class. Curriculum night gave us a sense of assurance that our project mattered and had an impact in changing the basic ways at King Philip.

Parent Teacher Conference Night: Parents of students currently attending King Philip answered a 5 question survey, allowing them to rate how financially literate their child may or may not be. This event brought parents' attention to the lack of financial literacy in their children and showed us that parents supported our campaign of making King Philip a more financially literate school.

Monopoly Night: We hosted a Monopoly Game Night where students came together to play Monopoly while learning about financial literacy. Playing monopoly gave students a fun way to hypothetically involve themselves in real life financial situations. While playing Monopoly, students were educated through creative teaching strategies allowing them to hypothetically observe the financial processes. Monopoly night allowed for us to indirectly teach students along with them learning how to manage money.

Paint Night: We hosted Paint Night as a response to the competition for a similar target audience within our DECA chapter. In preparation of Paint Night, we partnered with another team from our chapter competing in the Community Service Project raising money and awareness for Habitat for Humanity. For \$15, attendants could paint a plastic change jar however they pleased. Inside each change jar was a note from our team expressing our hopes for each person to become a more mindful money saver with the addition of their new change jar. We were able to promote financial literacy through this act, as understanding how to save money is a key component to being financially literate. The responsibility of raising money and bringing

awareness to two great causes taught us how much of a difference we can actually make.

Social Media: The **Credit, Do You Get It** campaign was featured on both Instagram and Twitter to keep up with the lives of busy everyday students at King Philip. We utilized the accounts to announce upcoming events and receive feedback from our audience. We also made a point to release current events in finance through posting current updates of the stock market and news articles on recent financial situations. Our social media accounts instilled responsibility into our team through evenly dividing the management of the accounts.

Implementation of Activities:

Personal Interactions: We wanted our campaign to accommodate all different learning styles for students, ranging from those who needed personal explanations of concepts to those who needed to learn through visualization or application. Handing out pre and post surveys at Spooktacular allowed for us to gather data on what information students did or did not know, and then to immediately introduce them to our project personally and educate them on credit and money management.

Creative Teaching Strategies: One of the main goals of our project was to *involve* students while they were learning about finance. The success of our Financial Literacy Jeopardy Night allowed for us to educate our target audience on finance, while testing the students' knowledge through playing a Jeopardy Game. We also recognized the importance of showing students how the information we were teaching them became relevant in everyday life. Through our Monopoly Night, we were able to show students direct applications of finance through a hypothetical board game, yet every scenario could occur in the real world.

Partnerships: We were able to expand our audience range through developing a partnership with the Habitat for Humanity team from our DECA chapter. Through hosting Paint Night, we were able to promote financial literacy by supplying attendees with plastic change jars that would encourage them to save their money. We also were able to donate all proceeds collected to our local Habitat for Humanity chapter. Our professionally responsible partnership allowed for us to open our campaign up to more audience members and to learn how to effectively host and plan a successful event with additional group members.

Social Media: We were able to make our campaign easily accessible to all members of the King Philip community through our Twitter and Instagram accounts. Not only were we able to announce events we were hosting/attending, but we released posts about current events in finance to show viewers how finance is applied in everyday life. We were able to promote financial literacy through the use of these accounts, and grab the attention of busy teenagers.

EVALUATIONS AND RECOMMENDATIONS

Evaluations:

- \$ Effective execution of targeting primary and secondary audiences
- \$ Fulfilled goals of educating students on finance in involving them in the learning process
- \$ Consistent use of project management skills

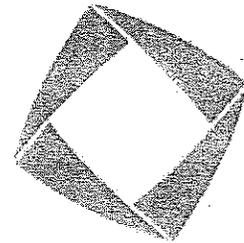
Recommendations:

- \$ Continue to target a large audience that covers a variety of ages
- \$ Create an action plan that involves parent and student interactions
- \$ Advise people who are already financially literate of the need to spread their knowledge to others

II. INTRODUCTION

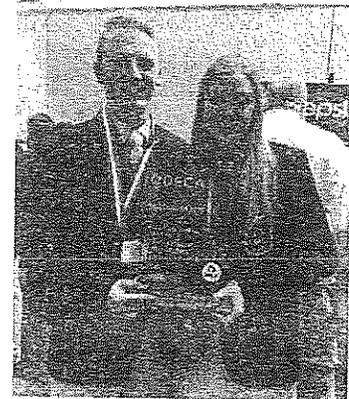
A. Description of the local DECA chapter

DECA has been a renowned and continually growing organization at King Philip Regional High School since 1972. Its tight-knit size, devoted members, and skilled advisors have extended the legacy throughout the decades. The chapter continues to place an increasing number of students on the International Career Development Conference stage, and has brought back more International Conference titles in the past 3 years than other chapters have earned in their entire existence. King Philip Regional High School's DECA members work endlessly towards excellence through their planned events, presentations, and manuals. The success and well-



Madison Hopkins and Kelly Halnen winning 1st place in Learn and Earn at 2015 ICDC.

rounded knowledge about the DECA organization starts with the passion and dedication of the chapter advisor, Mr. James K. Dow, who enforces the importance of hard work and confidence within ourselves to help push the chapter members towards ultimate success.



Sam Fleck and Norah Sandland winning 2nd place Business Service Operations at 2015 ICDC.

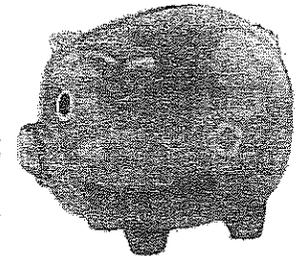
In the 2014-2015 competitive season, our DECA chapter came home from ICDC with one 2nd place project in Business Services Operations and one 1st place project in Learn and Earn, along with several other top 10 placing projects. The success seen in the 2015 ICDC Competition was not a surprise to King Philip's DECA members, who are committed and devoted to the individual team projects and overall chapter. Each student enrolled in DECA is involved in other activities and leadership roles at King Philip Regional High School such as

sports, clubs, band, student council, and student government; however, DECA is the top priority for all chapter members in order to ensure success and earn high level awards.

Our chapter also receives recognition around the school because of the DECA Mini Mall, or as the students commonly call it, the DECA Store. Our store sells a variety of school themed apparel and accessories such as t-shirts, sweatpants, lanyards, and keychains. The DECA Mini Mall is frequented by students who buy Otis Spunkmeyer cookies during their lunch period for \$75. The Director of Finance, Robbie Anderson, manages all the incoming money and items sold in the store.

By the end of the year, all members feel a sense of comradery with one another as a result of the friendships built both inside and outside of the classroom. King Philip DECA Alumni look back on their experience in the program and realize that all the real world skills they apply in college and beyond came from the strategies they practiced and presented in DECA. Alumni urge underclassmen to join the program when they reach their junior and senior year in order to get experience with business topics and to learn how to be a more well-rounded researcher, public speaker, and person overall. Alumni, current members, and the chapter advisor are all united in one way out of all the members in the King Philip High community. We believe we have gained valuable lessons and skills from DECA, we believe DECA is an effective program that prepares students for a future in business, and we believe in hard work and passion for a topic that carries people to success.

Despite the stellar reputation of King Philip's DECA chapter, we still recognized a lack of financial comprehension amongst students being educated on marketing and finance. This prompted us to explore the knowledge of students in the King Philip community, assisting us in selecting our target



audiences. We were excited to begin our financial literacy promotion plan with the support of our King Philip DECA chapter, as all members are motivated, dedicated, and hardworking students. We were confident in our ability to involve our chapter in our campaign through our promotional strategies and events.

B. Description of the school and community

The School

King Philip has a vision for all students and teachers:

"The vision of the King Philip Regional School District extends our student-focused mission into a commitment to excellence. Our vision is that students reach their highest potential and are well prepared for the future because of a consistent set of 21st century standards and high expectations for teaching and learning. Teachers, administration, and staff work together as a professional team whose collective priority is the students' education. King Philip Regional Middle and High Schools are a hub" ... "The district is widely recognized for excellence and as a model for educational leadership."

King Philip Regional High School was established in 1957, and continues to grow as one of the best academic schools in the country. It is located in Wrentham, Massachusetts and is the home of the King Philip Warriors. King Philip is ranked number 381 out of about 21,000 public schools in the United States. Our school stresses the idea of academic excellence and offers outstanding clubs. One of King Philip's best attributes is that every student has the opportunity to find a section of the school where they feel at home. From our award winning band members to our dedicated sports teams, King Philip has something for everyone. Our club advisors work extremely hard to engage members and make the club's experience memorable. The teachers constantly push the students to do their best and make King Philip feel as much like home as

Credit, Do You Get It?

possible. King Philip offers four levels of classes to allow students to have the most fulfilling academic experience possible.

King Philip encourages students to participate in various teams or activities while taking pride and responsibility for their course load. Each class offered is structured to challenge the students and give them the chance to learn at their own speed; however, despite the variety of courses and clubs offered at King Philip, no courses include the teaching of financial literacy. King Philip encourages and empowers students to perform to the best of their ability every day; however, King Philip fails to recognize the importance in the teaching of finance to teenagers, pushing us to create our financial literacy campaign.

The Community

King Philip is made up of the three towns Norfolk, Wrentham, and Plainville. The population of Norfolk is 11,227 people, the population of Plainville is 8,264 people, and Wrentham is 10,955 people. King Philip is located in Wrentham, an outstanding town established in 1673. The population is welcoming, the land is beautiful, and it offers a wide range of activities for all residents. There is a lack of racial diversity in the towns, as Wrentham, Norfolk, and Plainville all mainly consist of White/Caucasian families. Although, the community may not be racially diverse, the small businesses, warm personalities, and creative ideas of the population make it a place where everyone feels welcome. We were confident that we would have the support of our community members when forming our promotional plan.

III. MANAGEMENT OF ACTIVITIES TARGETED AT OUTSIDE AUDIENCES

A. Purpose of the Activities

Being financially literate is not defined by one's ability to count money, understand the business world, and manage a bank account. To be financially literate, one must have "Knowledge of properly making decisions pertaining to certain personal finance areas like real estate, insurance, investing, saving, tax paying, and retirement" (Investopedia). While we recognized that all these topics are important, we wanted to focus on issues that would be directly relevant to a teenager's current life. We felt that introducing them to these topics first would spark an interest in financial literacy that would open a door for them to look to other topics. We saw teaching the students the importance of properly managing their debit or credit cards and understanding how to save their money as an effective and beneficial lesson to deliver. After attaining a job, many students get their first taste of financial freedom in receiving a debit or credit card. This freedom often comes with high school students actively spending money on their debit or credit cards without understanding the ramifications of their actions or saving any money for their future. Before deciding on the final topic for this promotional campaign, we asked five King Philip students aged 14-18 that currently had a debit or credit card, if they knew what happened when they swiped their card. Five out of five students claimed that they did not know what happened when they swipe their card; furthermore, students claimed that they could barely explain what the difference between a debit and credit card was. Because students were considerably uninformed in this area, we planned to primarily educate the student body in our community on how to understand what is happening when they swipe their debit or credit card, and to teach them how to effectively save money during their high school years. We took inspiration from a quote by Ben Franklin, stating,

"Tell me and I forget, teach me and I may remember, involve me and I learn".

We knew that in order to educate our primary target on credit and money management, we would need to involve them in the learning process. Teaching them in this way would result in financial information staying with listeners long after our events. We would then target the parents of the students in the King Philip community as the secondary target audience. We planned to involve the support of the parents in the goal of our project in hopes of them passing on the importance of financial literacy to their children.

Delawaree Appoldauer - October 26, 2013

During the beginning stages of our project, we attended our school's annual Spooktacular, an event hosted by the King Philip Student Council every year for the enjoyment of younger aged children. Our team decorated our DECA Chapter's Mini Mall into a "Creepy Credit Room" for the occasion. We created a 3 question survey that we administered to forty King Philip High School students. The surveys allowed our team to evaluate what information students currently did or did not know about credit. Students were asked to answer the survey both before and after we delivered to them a 5-minute mini lesson on credit. We asked:

- \$ What is credit?*
- \$ Do you have a credit or debit card?*
- \$ What happens when one swipes his/her debit or credit card?*

After completing the pre survey, we explained to the students what credit was, how it would affect their lives now and in the future, and how they can become a more educated debit or credit card user through saving their money. After the 5-minute mini lesson, we asked the students to complete the same survey for a second time. For participating in our campaign, every participant

Credit, Do You Get It?

was then granted two raffle tickets to enter in a "Creepy Credit Room Raffle" to win a prize consisting of Halloween candy and office supplies. To connect to the theme of Spooktacular, we also hosted a penny challenge for the younger aged children. The child that guessed the number closest to the amount of pennies in the jar received a small prize of Halloween candy and accessories. Blank coloring sheets featuring piggy banks and haunted bank buildings and colored pencils were also available to the children.

We analyzed the answers from the surveys and used them to confirm the data collected by the national research studies of financial literacy that built the foundation of our project. We were able to introduce our King Philip community to our financial campaign and educate a portion of our target audience. Also, this event served as a way for us to monitor how well we worked together as a team and to determine where we needed to improve our communication, interpersonal skills, and promotion strategies.

Financial Literacy Jeopardy Night - November 28, 2015

We recognize that finance is a difficult and confusing topic to master as a high school student. We wanted to solve the problem of losing students' attention while teaching them. We decided to host a Financial Literacy Jeopardy Night, where fifteen students played a game of Jeopardy by answering questions concerning credit and other financial terms and processes. Before playing the game, we conducted a 10-minute presentation that was accompanied by a handout. We educated students on the terms used in finance and banking, the types of financial processes they will carry out, and the traits of a smart money saver. We also invited Mr. James Guertin, loan originator at Randolph Savings Bank in Randolph, MA, to come speak to the students at the event. Mr. Guertin covered additional topics such as accounting and money

Credit, Do You Get It?

management, and he explained the role of his job in the finance world. We developed 5 categories for the Jeopardy Game:

Finance Terms	Credit in Real Life	Most Likely to Succeed	Name That Job	Random
---------------	---------------------	------------------------	---------------	--------

The goal of the game was to test students' ability to define financial terms, understand basic financial processes, and make decisions in financial scenarios, all in an engaging and fun manner. Every category challenged students to define terms and make educated decisions based off of the material we presented to them. The members of the team with the most points at the end of the Jeopardy Game then competed against one another for prizes including a \$20 Visa Card, a Dunkin Donuts card, and an iTunes gift card. The top three winners were determined after answering random questions about finance until a winner was found with the greatest amount of points.

Paint Night - February 20, 2010

To greater our target audience, we teamed up with another competing project in the Chapter Team Events from our King Philip chapter. The team of Blair Cloutier and Katherine Tobichuk are competing in the Community Service Project category in sponsorship of Habitat for Humanity. Recognizing the benefits that working together could have for our causes, our teams planned together a Paint Night. This event was held at



King Philip students participating in Paint Night

King Philip High School for all community members to attend; Paint Night served as an opportunity for members to paint their own dream vacation scenery on a plastic change jar. Our financial literacy team then placed a small note inside every change jar, explaining the goals of

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our project and why we teamed up with the Habitat for Humanity group in particular. By painting their own change jars, participants simulated good money saving habits while acknowledging small savings as a means to save enough money to go on their dream vacation.

Monopoly Game Night - February 20, 2016



A game of Monopoly being played at Monopoly Game Night

To further involve the students of the King Philip community in our project, we wanted to continue to implement creative learning strategies to ensure student engagement. We researched several types of learning techniques, and discovered one of the most effective methods was learning through playing games. We then planned an event called Monopoly Night, where students could play a fun game of Monopoly with their friends.

Monopoly is a game centered on buying, selling, saving, and trading. These all represent the skills used in the finance and business world. Monopoly Game Night was major opportunity for our project to use a fun learning method to engage students. They would be learning financial literacy skills while also enjoying a game enjoyed on their classic family game nights.

KP Financial Literacy Tutorial and Teenage Accounts

In order to guarantee student awareness of our Financial Promotion Plan, we created both a Twitter and Instagram account dedicated to our cause of making students in the King Philip Community more financially literate. We wanted all members of our audience to be involved in our campaign regardless of their ability to attend our events. Researchers claim in an article released by CNN that teenagers “spend far more time with media technology than any other thing in their life. This is the dominant intermediary in their life” (Wallace, CNN).

Credit, Do You Get It?



Number of followers on our Twitter page (top) and Instagram page (bottom)

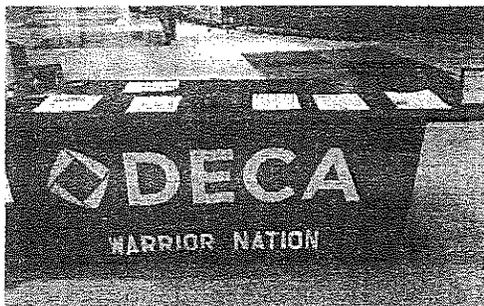
The Twitter and Instagram accounts, both titled **KPFinancialLit**, were easy access tools students could use to stay updated on the state of our project. Students could learn when our DECA team would hold or attend events, read recaps on events we hosted or attended, and also contribute to the student polls asked of our followers on what events to hold next. Primarily on the Twitter page, viewers could also read current

events articles on finance, learn quick tips on how to save money as a teenager, and take financial literacy

quizzes. For students who have a difficult time attending the events held by our DECA team, the Twitter account is a way for them to stay knowledgeable on finance, despite them not being able to attend our events.

Curriculum Night and Parent/Teacher Conference Night

December 2 and 3, 2015



Our parent survey table at Parent/Teacher Conference Night

Curriculum Night and Parent/Teacher Conference Night are events offered by the King Philip faculty to the parents of students enrolled in the King Philip Regional Middle School and High School. Curriculum Night was an event specific to parents of 8th grade students in the King Philip community. Parents came to the high school and learned

more about the classes offered at their child's future school. In order to solve the lack of financial literacy at King Philip, it was necessary to speak to the parents of the incoming Freshman Class of 2016-2017. In demonstrating the importance of financial literacy to parents, we were able to

Credit, Do You Get It?

reinforce the goal of our project to our primary target audience of King Philip teenagers. We also attended the Parent/Teacher Conference Night allowing for us to target the parents of students who are currently enrolled in King Philip High School. At both events we handed out a five question Yes/No survey for the parents to answer. We asked,

- \$ Have you taught your child how to be financially literate? (Have you given them a good understanding of financial terms and money management?)*
- \$ Does your child have a credit or debit card?*
- \$ Does your child have an understanding of what credit is?*
- \$ Do you think it would be beneficial if a Financial Literacy course was offered at King Philip High School?*
- \$ Would you make it mandatory for your child to complete the Financial Literacy Course before graduating from King Philip?*

The answers to the survey questions indicated the specific areas of information that needed to be stressed more effectively and earlier on in the younger generation. We were intrigued to see how parents of high school students reacted to these questions and how they responded to the mission of our project. The goal of attending Parent/Teacher Conference Night was to gain parent awareness of their son or daughter's lack of financial knowledge.

B. Planning and Organization of Activities

Organization of Target Audiences and Planning of Research

Target Audiences	<ul style="list-style-type: none">• Primarily targeted the students at King Philip Regional community• Students diverse in age, education level, and financial literacy exposure• Secondly targeted parents of King Philip Regional community• Parents need to be enforced the importance of spreading financial literacy
Primary Research	<ul style="list-style-type: none">• Conducted pre and post surveys that showed our effective teaching in the areas of financial literacy• Measured how financially literate the students were by comparing the before and after results.• Gathered student comments to assess the effectiveness of how games like Jeopardy and Monopoly motivated students to be financially literate.
Secondary Research	<ul style="list-style-type: none">• Researched studies evaluating the financial literacy standpoint of teenagers and the pressing need for awareness.• Used business records, government sources, academic sources, and trade associations to study credit and learn how to properly save money

Halloween Spectacular

In order to reach the most members of our target audience, we set up our display inside our chapter's DECA Mini Mall and named it "The Creepy Credit Room" for the night. Our chapter's Mini Mall provided a large, exciting, and inviting backdrop that enticed attendants to speak to our team. Using the Mini Mall allowed for us to have a larger presence at Spooktacular as opposed to other groups stationed at tables. Before the event had begun, we decorated the Mini Mall with Halloween decorations in consideration of the event's theme. We created a three-question survey based on the data we hoped to collect from students on their knowledge of financial literacy. From there were formed a 5-minute lesson explaining how credit and finance was pertinent to teenagers' lives. Connecting these questions to teenage life, we ensured that our participants fully understood why it is important to be financially literate.

Credit, Do You Get It?

Total Comprehensions: 40

Total Impressions: 40

Financial Literacy Jeopardy Night

In preparation for Jeopardy Night, we created the PowerPoint presentation and a printed handout that covered various aspects of finance, centering around credit and money management. After completing the PowerPoint and the handout, we generated jeopardy questions that stemmed from the information we would be presenting to the students. We decided each category would have five questions in order to adequately cover the information relayed in our presentation.

To promote our Jeopardy Night, we created posters advertising the event and placed them all throughout the King Philip High School. The posters included the date, time, place, and the prizes that would be awarded to the winners. We also submitted a form to our school's administrative office that would allow for our event to be announced school-wide during our daily morning announcements. In this way, we effectively advertised our events to all 1200 King Philip students and 73 faculty members to be aware of our event. By communicating with each other and assigning tasks, we were able to evenly divide the work amongst creating and hanging the posters, typing the handout, composing the Jeopardy Game, and teaching the information during the event.

Total Comprehensions: 15

Total Impressions: 1,273

Paint Night

Planning and organizing Paint Night was an equal effort between our team and the Habitat for Humanity project managers. Both teams set out to attract a variety of audience

members to enhance awareness for both causes. The Habitat for Humanity team's strong connection and partnership with *Old Colony Habitat for Humanity* in Attleboro, MA allowed for us to attract townspeople outside of our King Philip community and extend our advertisement to various locations. Our teams decided to divide up the work necessary for the production of Paint Night. Different aspects of the event were designated to specific personnel within the two teams.

Distribution of Tasks Between Teams

Assigned Task	Project Manager(s)	Team
Purchasing of change jars and paint supplies	Ashley Guertin	€redit, Do You Get It?
Promotion of event	Blair Cloutier Ashley Guertin Courtney Kelleher Katherine Tobichuck	Habitat for Humanity €redit, Do You Get It?
Scheduling and reservation of event space and time	Blair Cloutier	Habitat for Humanity
Managing of money spent and money collected	Katherine Tobichuck	Habitat for Humanity
Developing and administering financial literacy handouts	Courtney Kelleher	€redit, Do You Get It?

Each person was responsible for their assigned task. The distribution of responsibilities was put in place to guarantee that all team members were involved in the planning and organization of the event. Certain project management skills, such as effective communication and organization, were required to insure the event would be successful and well managed. Our teams specifically assigned promotion of the event to all four team members in order to generate as much awareness of the event as possible. Promotion included posters being posted in central locations throughout the school and tweets being sent out to the King Philip student body through both the

Credit, Do You Get It?

KPFinancialLit accounts and the **KPHabitatForHumanity** accounts. With 1200 students and 73 faculty members seeing the posters placed around the school, along with a total of 218 social media users viewing posts put out through the accounts, our partnership allowed us to raise awareness of our cause to nearly 1,500 community members. The event served as a major success in terms of bringing the community together for a great cause while also incorporating the awareness to become financially literate.

Total Comprehensions: Not applicable

Total Impressions: 1,490

Monopoly Board Night

Monopoly Night was advertised not only throughout King Philip High School, but was greatly promoted through social media. We initially created posts on our Instagram page asking followers for feedback if people would be interested in the event. From the positive feedback we received, we began to promote Monopoly Night through the use of Twitter and Instagram, posters, and school announcements. These promotion strategies allowed for views from all members of King Philip High School via social media and in the school environment. We then offered participants the option to organize their own team of players. To organize the teams, we created sign up sheets that were posted outside of our school's DECA advisor's classroom. Of the two teams that signed up to attend the event, we gathered two Monopoly Board Games to fit the needs of the amount of teams.

Total Comprehensions: 11

Total Impressions: 1,396

High School Financial Literacy Twitter and Instagram Accounts

A method for our DECA team to efficiently and consistently address our primary target audience was to make a public Twitter and Instagram

Manager of Twitter Account

Ashley Guertin

Manager of Instagram Account

Courtney Kelleher

page. We were able to create an organized social media platform that high school students viewed daily. Both the Financial Literacy Twitter account and Instagram account enhanced the promotion of our cause. We were also able to utilize our Twitter account to keep followers informed on current events in financial literacy and to also encourage them to take online quizzes to see how financially literate they are. This strategy allowed us to increase our project's number of comprehensions.

Total Comprehensions: 26

Total Impressions: 123

Curriculum Night and Parent/Teacher Conference Night

With attending Curriculum Night and Parent/Teacher Conference Night, we needed to be prepared to explain to parents our cause, our plan, and what information we needed from them. We promoted our project to all 226 total parents at the events, leading them to become aware of our campaign of financial literacy at King Philip. To educate parents, we created a handout explaining the purpose of our project and administered the five question survey asking parents about their child's financial knowledge. We then took the data gathered from the surveys to evaluate what parents thought about their child's financial knowledge.

Total Comprehensions: 40

Total Impressions: 226

C. Implementation of Activities

The evident lack of comprehension and understanding relating to credit and saving prompted us to centralize our project around two specific topics: teaching and emphasizing the importance of credit and money management. In order to improve overall understanding of financial literacy, it was necessary to turn the topic into a simpler concept while promoting awareness on saving money and managing bank accounts. The implementation of our activities began with personal interactions with our target audiences. Through directly speaking with our target audience, we were able to assure people were becoming aware of our cause. We also put a large emphasis on creative teaching strategies, such as games and other activities to actively involve students in our campaign. To host more events and expand our audience, we developed a partnership with a DECA team from our chapter benefitting Habitat for Humanity. To directly target our secondary audience, the parents in the King Philip community, we attended school events that were specifically held for parents, such as Curriculum Night and Parent/Teacher Conference Night. Lastly, we made major use of social media as a method to promote our events and raise awareness to become financially literate.

Personal Interactions

Before beginning our project, we recognized the various learning styles of students in our school's community. We wanted to equally address the students who needed to be personally taught the information, and those who could learn through other teaching strategies.

The *Pre and Post Surveys* handed out to students were a way for us to gather data on not only how much the students knew about credit, but also on which topics we needed to specifically address within the King Philip student body. With surveys being the first activity of our DECA project, it gave us an initial view of what students' current understanding of finance

was. It also gave the students an introduction to our cause and lead them to remembering our stride towards financial literacy.

We accomplished first-hand interaction with the King Philip student body at *Halloween Spooktacular*. We utilized events hosted at our high school in order to properly manage our project schedule and involve our school in our campaign. At the event we personally educated students about credit and were able to answer questions concerning finance. Students were given one-on-one attention and received an explanation on finance they would be likely to hear in a classroom environment. This allowed for us to address one specific learning style of many.

Creative Teaching Strategies

We hosted a *Financial Literacy Jeopardy Night*, where we gave a 15-minute PowerPoint presentation on credit, saving, financial terms, financial situations, and careers. Afterwards, we had the attendees play a Jeopardy Game consisting of questions involving credit and finance. We took the approach of teaching students through the traditional use of PowerPoint, but then integrated the information they had just been taught into a fun and competitive format. Earning points and competing for prizes with other teams kept students involved and engaged in the lesson. When the audience had questions pertaining to the taught information, we took plenty of time to answer any questions they had.

Our *Monopoly Game Night* displayed a different style of teaching that we had never used before, but had found extremely effective. With the research provided through TeachHub.com, we found that board games were an easy method to greater a student's learning abilities without them even realizing it. We wanted to break the stigma of finance being a dry and boring topic to have to learn about, and relate it to a fun and enjoyable part of many people's childhoods. This

Credit, Do You Get It?

method went beyond the basic PowerPoint style teaching, while also showing various applications of finance in the world.

Partnership

Partnering up with other DECA teams within our chapter served as a gateway towards expanding our project and attracting a wider and diverse audience. We did not want our project to be limited to the size of our rather small community. Although the Habitat for Humanity team also primarily targets members of King Philip community, their secondary target consists of surrounding communities in the Norfolk County area, giving our team a larger audience to promote to. We were eager to partner up with other DECA teams to organize and plan events that would benefit both of our projects, such as *Paint Night*. The planning and organization of Paint Night taught our team how to work efficiently with other people to reach a common goal. Both teams equally contributed to the participation in promotion of the event, leading to effective turnout of attendance and number of impressions made.

PAINT NIGHT

WHEN: THURSDAY, FEBRUARY 25TH

WHERE: CAFETERIA

TIME: 7:00-8:00

Join us for a night filled with **SANGERS, BRANDING, and more!**
All supplies will be provided, and all proceeds will go to
Habitat for Humanity

LIMITED SPACES AVAILABLE: SIGN UP

OUTSIDE MR. DOW'S ROOM

ADMISSION FEE: \$15



A poster promoting Paint Night

Parent Involvement

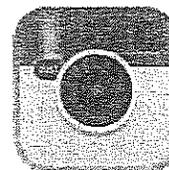
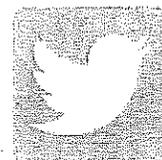
Attending events that were planned for the parents of King Philip students was an ideal way for us to connect with our secondary target audience. The annual *Curriculum Night and Parent/Teacher Conference Night* at King Philip was to a way for our DECA team to connect with the parents of future King Philip students, along with parents of current students. We were able to speak with the parents about the goal of our project and why we chose to raise awareness for financial literacy. Through having parents complete a survey pertaining to their child's financial knowledge, we were able to prove the major lack of financial understanding in the

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students at King Philip. Parents could see the contrasts between their survey answers and our student collected data, assuring their need to emphasize financial literacy to their son or daughter.

Social Media

Creating our *KP Financial Literacy Twitter and Instagram Accounts* made our campaign for financial literacy more accessible to students throughout the school. Students were able to know when our events were being held, see photos of our events, and learn more about finance in the real world. With social media being an everyday part of teenage life, students would automatically be able to read tweets or see photos from the **KPFinancialLit** accounts; therefore, they were easily made aware of our campaign for financial literacy. This strengthened the promotion of our campaign, as students did not have to be engaged in school activities to learn about finance.



IV. EVALUATIONS AND RECOMMENDATIONS

A. Evaluation of campaign

As stated by the Junior Achievement Association of Colorado, a vast percentage of college students in the United States claim that they wished someone had explained to them the importance and the ways of the financial world before they left for college. This research validates the need for King Philip Regional High School's students to be educated and taught about financial literacy. Our promotion plan is based on the data collected from the members of our high school community. Measuring their knowledge of finance helped us to effectively teach them specific material that they need to know. Students regularly complain that the subjects taught at schools do not offer skills that will become necessary later in life. Researchers and journalists from SuccessfulStudent.org, a website dedicated to assisting students in finding their

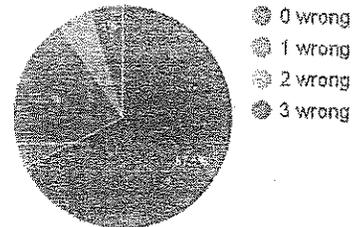
Credit, Do You Get It?

ideal college, have acknowledged this tendency in their post “20 Life Skills Not Taught in School”. The company asserts that students’ understanding of basic finance and business processes such as “set[ting] up their company’s structure, manag[ing] the finances, pay[ing] taxes and reinvest[ing] into the company” are vital life skills that could be “the difference between success and failure”. There are efforts throughout the United States that draw attention to teaching topics that will help young adults comprehend financial concepts for a successful future; yet, these programs have not been implemented into enough schools throughout the United States. At King Philip we evaluated the results of our comprehensive study to demonstrate exactly how beneficial an effective financial literacy campaign can be in American high schools.

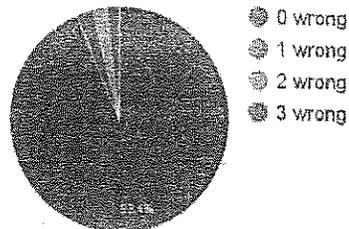
Feedback

We noticed students were more enthusiastic about their surroundings and more likely to listen to our mini lesson on credit knowing they would be able to participate in a raffle. Through using our DECA Mini Mall, our presence at Spooktacular allowed us to attract the vast majority of teenage attendants. Students consistently began to earn 100% on the post survey following our mini lesson. This proved to us that we were effectively delivering the information to our audience.

Before Mini Lesson



After Mini Lesson



Credit, Do You Get It?

Financial Literacy Jeopardy Night

After attending events where we simply taught students about important financial information, we thought of a new method to attract students and make the information they learn more memorable. The Jeopardy game that we created served as a method to ask students questions on credit and evaluate the audience's comprehension of the information presented. We also included Mr. James C. Guertin, a Mortgage Loan Originator at Randolph Savings Bank, as a speaker for the event. Mr. Guertin represented the thousands of people who work in finance. He was an effective guest speaker that showed the attendees an example of potential careers in finance. The competitive atmosphere of Jeopardy Night fueled students, and the audience being split up into teams, everyone wanted to be able to earn more points than the opposing teams. Having the urge to win, students were more interested in the information being presented; furthermore, by placing students into small groups or teams, small discussions arose among the audience. In these discussions students talked about what they think the correct answer was and why they think it is correct. This translated into students teaching each other the new information that we had just presented to them. Instead of just listening to our DECA team about finance, students were now listening to their peers, and discussing finance. This form of teaching was effective in sparking competition, discussion, and ultimately a higher level of competition.



Courtney and Ashley at their
"Creepy Credit Room" at
Spooktacular

Curriculum Night and Parent/Teacher Conference Night

Attending Curriculum Night and Parent/Teacher Conference Night proved to be highly beneficial in including parents in our project. We were able to not only receive feedback on their

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child's knowledge of finance, but we were able to bring financial literacy awareness to parents as well. Parents have become more encouraging to their children to become aware of the financial world and to attend the events held by our DECA team. We have clearly instilled the support the parents in our financial literacy campaign based on the results below:

Question:	Parents Who Said Yes:	Parents Who Said No:
Have you taught your child how to be financially literate?	63%	37%
Does your child have a credit or debit card?	21%	79%
Does your child have an understanding of what credit is?	58%	42%
Do you think it would be beneficial if a Financial Literacy course was offered at King Philip High School?	100%	0%
Would you make it mandatory for your child to complete the Financial Literacy Course before graduating from King Philip?	84%	16%

These results showed our team the large disconnect between parents and students when discussing financial literacy. Parents tend to claim that their child is financially literate; however, no King Philip students have ever admitted to having any knowledge in finance. Also, seeing that every parent encourages the implementation of a financial literacy course at King Philip, and the vast majority of parents saying they would make it mandatory for their son or daughter to complete this course, we were able to conclude that parents view being financially literate as a key to their child's success.

Paint Night

Paint Night served as an effective way to attract new community members to our campaign and also lessen the competition with DECA teams who share a similar target audience.

Credit, Do You Get It?

Students' attendance at Paint Night also greatly strengthened the advertisement of becoming financially literate. We were able to engage participants in a new way beyond giving a lesson or stating facts. Rather, we encouraged them to become smart money savers with the help of their new personalized change jar. People were able to express themselves in the event, while also benefitting our community's local Habitat for Humanity branch.

Monopoly Night

Monopoly Night served as a way for high school students to gather around a table and play a fun game of Monopoly for the night. While playing, students practiced financial techniques and learned from each other in the process. We were able to integrate a fun and engaging atmosphere through the implementation of Monopoly Night, along with teaching financial literacy. Making smart financial decisions is the basis of Monopoly. This event showed every participant where the applications of finance can be found in the real world; thus, fulfilling the goal of our team holding this event.

King Philip Financial Literacy Twitter and Instagram Accounts Paint Night

The social media accounts proved to be effective in our efforts to make King Philip more financially literate. By gaining more followers every month, our promotional plan was able to expand its audience throughout the school. Creating the Instagram and Twitter pages ultimately lead to more students becoming aware of our campaign for financial literacy. Students were able to learn about finance even if they couldn't attend the events we held. Followers actively viewed our Tweets and photos, effectively executing our goal to promote financial literacy.

B. Recommendations for additional new activity(ies) for future campaigns

We acknowledge and recognize that past students have taken the opportunity to teach a similar target audience how to be financially literate, and based on the results that we have seen,

Credit, Do You Get It?

we advise any future students to continue promoting financial literacy. We suggest that future students who want to promote financial literacy continue to focus on a large target audience, such as a community and its local schools.

With the continuation of our project, we would add several new factors and ideas to continue to help a large audience become financially literate. The recommendations we have for future projects involve the following:

- Involve a larger number of people, including people of all ages and education levels. We would begin by educating elementary aged students on the importance of saving money, what a bank account is, and what are the purpose of banks. The widening of the financial literacy horizon will help children, teenagers, and adults all come together to face the common challenge of being financially literate.
- Create an action plan that contains activities where both parents and students are involved. These activities will show parents the disconnection between their children and financial literacy. An example of a future activity that we would implement includes challenging parents to have their child manage their checkbook for one year.
- Advise people who are already financially literate of the need to spread their knowledge to anyone who may not have had the same opportunities to learn about financial facts and terms. By spreading the message to just one individual, we can make a worldwide movement of people becoming financially literate.

We feel that our promotional project on financial literacy was not only very successful in terms of educating our student body on finance, but also extremely informative and engaging to all students that participated in our campaign. We are confident that we have effectively involved students in the events that we have held, and are proud of the education we have provided for

financial literacy. We hope that the students of King Philip can take the knowledge they have gathered from our campaign and spread it throughout the community. With the efforts put in from our DECA team and our dedication to our student body, we hope that all students can leave King Philip and officially say:

“Credit, We Get It.”

V. BIBLIOGRAPHY

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VI. APPENDIX

Morning Announcements for Financial Literacy Week:

"Join the King Philip financial literacy team on November 20 for a fun game of Jeopardy! Students can attend to compete in a game of Jeopardy while learning important information on finance and competing for prizes. The event will be held from 6-8, next Friday, in the high school library. Support one of our King Philip DECA teams as they continue to spread the importance of financial literacy throughout KP. Please see Ashley Guertin or Courtney Kelleher if you have any questions."

Business Emails

Email from Meeting and Events Planner, Kristin Rafferty, from Edelman Financial Services discussing sending our team materials to assist our project.

Kristin Rafferty
To: Ashley Quartin
Edelman Financial Services

January 12, 2018 at 9:10 AM



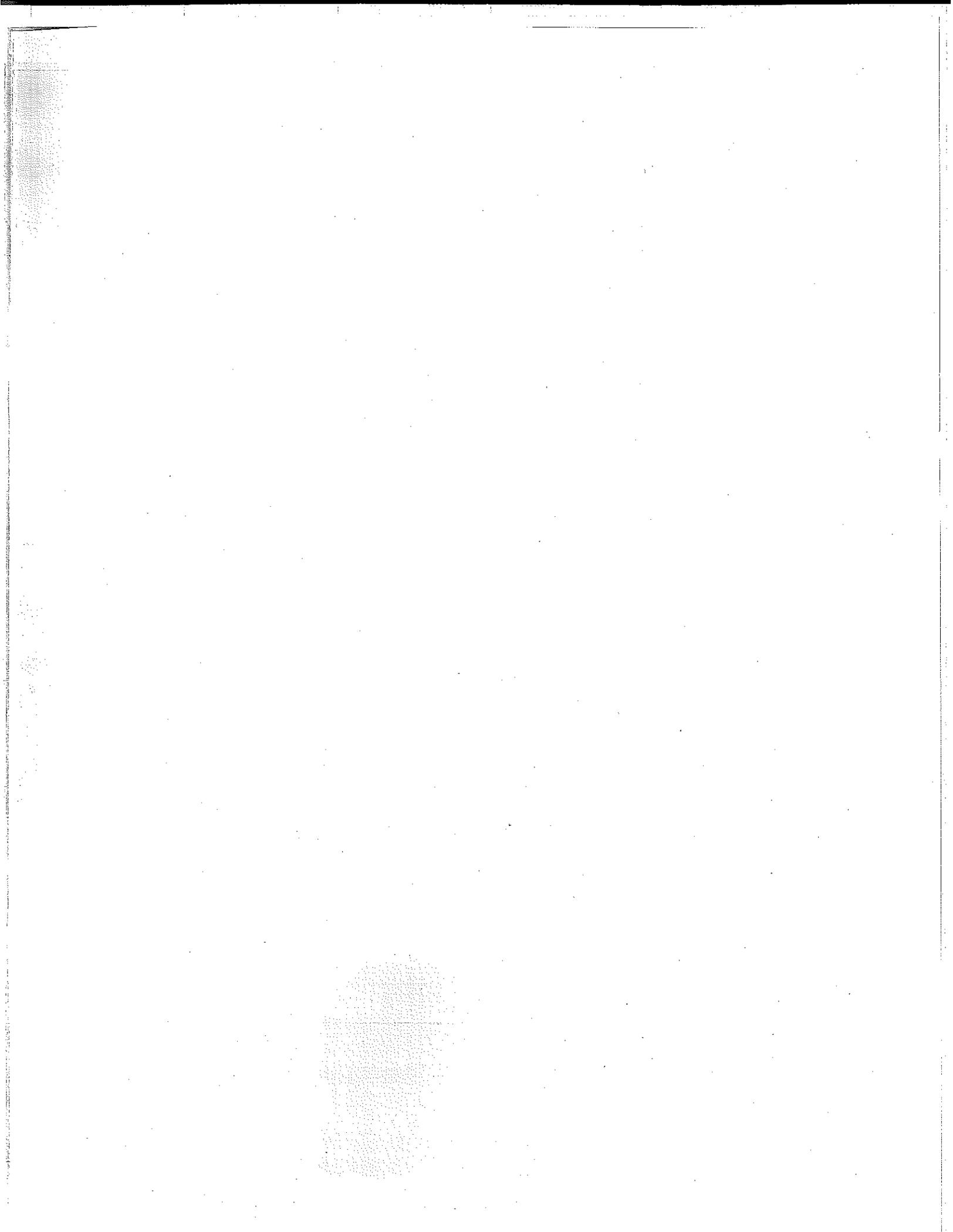
Good Morning Ashley,

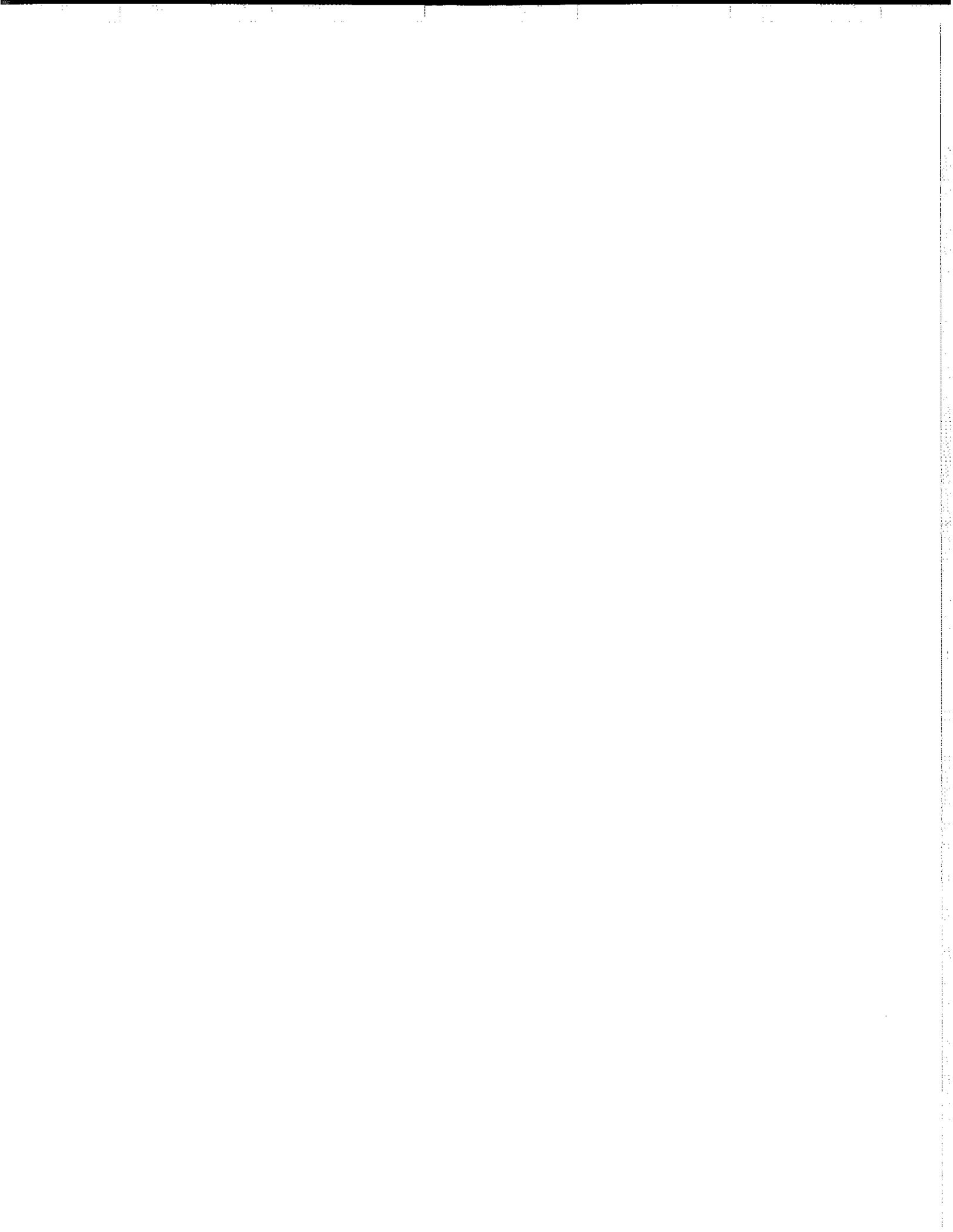
I hope you had a wonderful holiday season! I wanted to follow up with you on your speaking engagement request and let you know that unfortunately, we won't be able to send someone to speak at your school. We are, however, happy to send you some books to share with your classmates if you are interested. If yes, please send me the address in which to ship them, and I will get them in the mail right away.

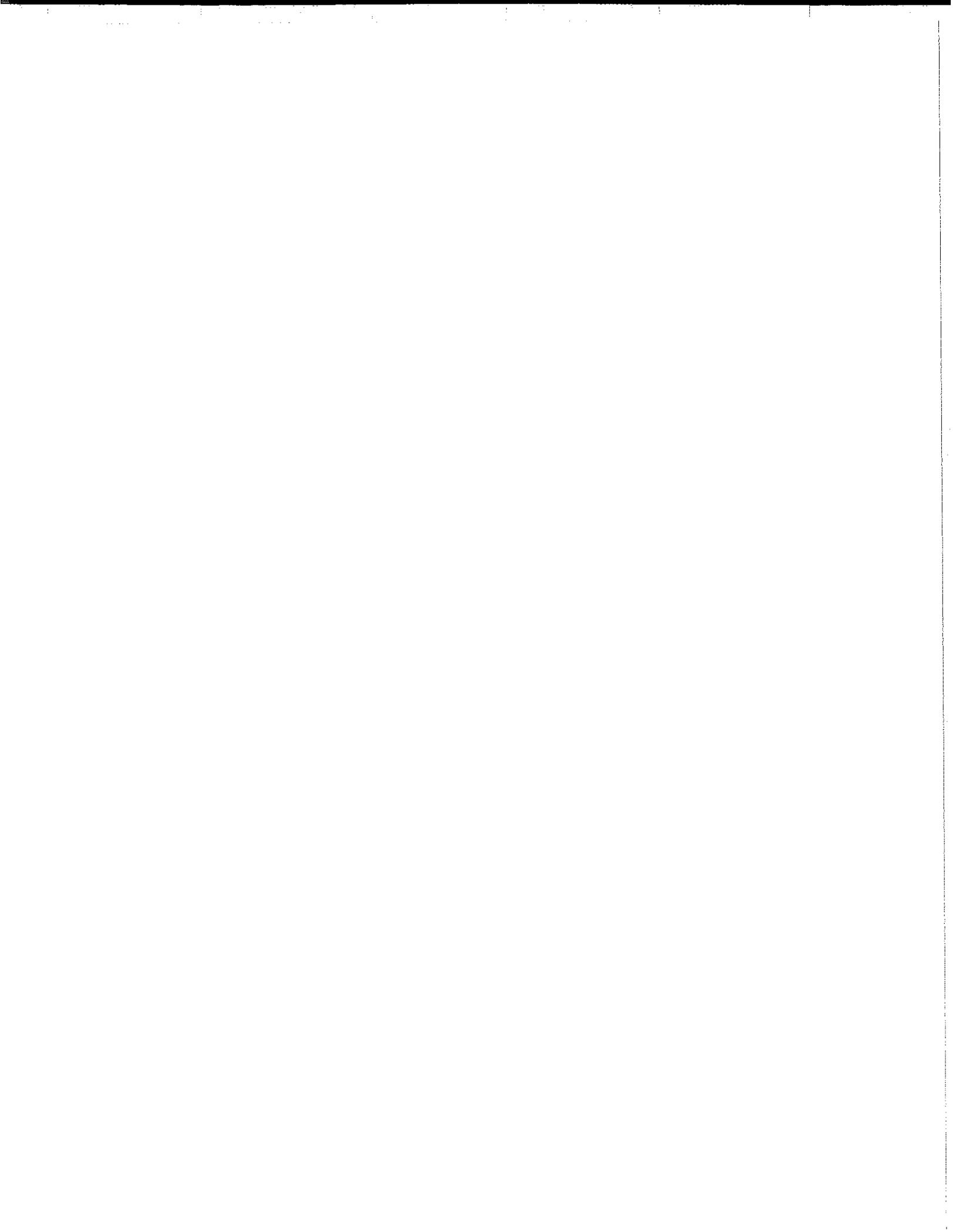
If you have any questions, please let me know.

Best,
Kristin

Kristin Rafferty
Meeting & Events Planner
4000 Legato Rd, 9th Floor | Fairfax, VA 22033 | EdelmanFinancial.com
703-251-0106 (direct) | 888-PLAN-RIC (888-752-6742) x2106 | f: 703-818-1910 | f: 865-742-7222 (toll-free)









WRITTEN EVENT WINNERS

2015 INTERNATIONAL CAREER DEVELOPMENT CONFERENCE

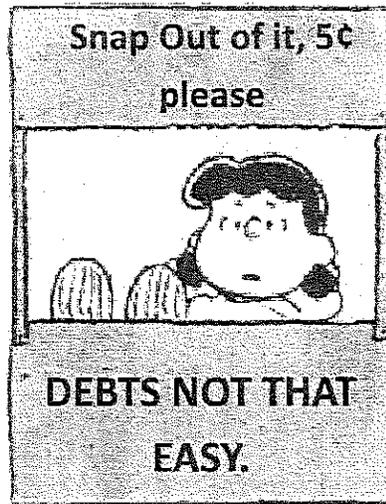


FINANCIAL LITERACY PROMOTION PROJECT

1st Place

ALISA GAMBRELL
TAYLOR HUBBS
MICHAEL PAYNE

White House High School, TN



FINANCIAL LITERACY PROMOTION PROJECT

Snap out of it, five cents please.

Debts not that easy.

White House DECA

508 Tyree Springs Rd.

White House, TN / 37188

**Alisa Gambrell, Taylor Hubbs, and Michael
Payne**

January 27, 2014

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People continue to spend money they don't have... isn't that *stealing*?

I. Executive Summary

The definition of debt is something, typically money, that is owed or due. Debt consumes the world more and more every second. Americans are constantly buying things they cannot afford, sending them into spiraling debt which consumes them for the entirety of their life. As Roman author, Publilius Syrus quotes "**Debt is the slavery of the free.**" This quote unfortunately stands true today and only continues to get worse.



It is important for Americans to be debt conscious and aware of what they are spending. With this in mind, the project managers began to implement a campaign to raise awareness of the American debt and the importance of wise financial choices. It has been a continuing goal to show the DECA chapter and the White House Student body that debt is a choice. And it is a choice that can be managed responsibly. The focus of the Financial Literacy Promotional Project was built around the theme.



Financial Literacy, in the area of debt or debt management, is important to every person's life, especially in the go-go culture we live in. This campaign strived to teach students that in the case of an emergency getting a loan may be inevitable, but they can and should be handled responsibly. White House DECA knew that debt management was a major problem among the younger generations. This is why the project managers began this Financial Literacy campaign last year expanding and creating goals for growth this year.



1. To implement a Senior Reality Store for the seniors to gain a perspective of the cost of life in order to avoid tremendous debt.
2. To implement the Freshman Reality Store to continue to educate the freshman about financial literacy and the budgeting process.
3. To initiate the new division of business loans to White House Entrepreneur students.
4. To expand the Bank of Devil Pride to get more students interested in our services and practice responsible lending.
5. To continue to educate the White House student body the importance of being financially literate.

The main activities that were implemented to reach the goals of the project included **The Freshman Reality Store**, **The Senior Reality Store**, **The Business Simulation**, and **The Bank of Devil Pride**. In addition to these activities, various other promotional concepts were put into play. All the activities implemented gave the White House student body and DECA chapter a chance to learn more about responsible money management. At the conclusion of the campaign, the project managers evaluated the project goals set in the beginning. The project managers concluded that all goals were successfully met, which led to an immense feeling of accomplishment. To reiterate the words of, Publilius Syrus, "**Debt is the slavery of the free.**" Even though this statement is true, every activity promoted gave the White House student body a chance to learn more about the effects of debt, debt prevention, and debt management. The project managers considered the 2014-2015 Financial Literacy Project for White House High School a success and one step in **breaking free!**



II. INTRODUCTION

A. Description of Local DECA Chapter

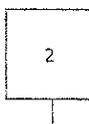
The White House DECA chapter was created in 1994; it was comprised of a total of twelve members. The DECA program grew rapidly over just a couple years which required a co-advisor to accommodate the 125 students enrolled. Unfortunately, due to



budget restraints, the co-advisor was eliminated. The DECA program currently stands with one marketing teacher and averages 60 to 70 members each year.

The White House High School DECA chapter prides itself on being one of the most well-known, service conscious clubs in the community of White House. The community frequently sees members of the DECA chapter featured in the local papers for outstanding community service activities, such as raising money for scholarships, academic achievements, entrepreneurship appreciation, academic field trips and honors in the competitive events. Due to the chapter's realization of the importance of civic duty and the obligations one has toward serving others, the chapter has four main focuses this year: financially sponsoring The Hutcherson Family (family recovering from the death of a DECA graduate), and implementing multiple promotional campaigns to educate students and the community on financial literacy, entrepreneurial opportunities and school unity (#bluedevilway).

Mrs. Dawn Walters is currently White House's DECA advisor. She introduced her students to DECA competition in 1996; within two years Mrs. Walters had students



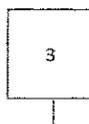
placing at national level. Her dedication to this DECA chapter has produced great outcome in competitions, which in turn increased encouragement to join DECA. The popularity of competition caused the chapter to grow in student participation as well as state-wide reputation. Mrs. Dawn Walters's relentless effort and countless hours of work have produced countless National finalists, including two second place finishes and two third place finishes. In addition to succeeding in the competitive arena, White House DECA has had three students elected to state office, all three serving as Middle Tennessee Vice President. As a result of the success of DECA, the marketing department of White House High offers courses in Marketing I, Marketing II, Entrepreneurship, Advertising and Sports Marketing.

In addition, the marketing department has the responsibility of managing the school retail store, The Health Hop Shop. The Health Hop Shop brings in extra money to the DECA account to ease any financial complications with DECA events. This store is a student based enterprise that is managed and operated completely by the students enrolled in the marketing courses. The chapter also manages the largest fundraiser the school implements, the magazine drive. The magazine drive brings in money to lower student fees and provides basic funding for everyday school needs. These opportunities provide hands on training for DECA members in business and marketing management as well as a bird's eye view of Financial Literacy and Entrepreneurship.

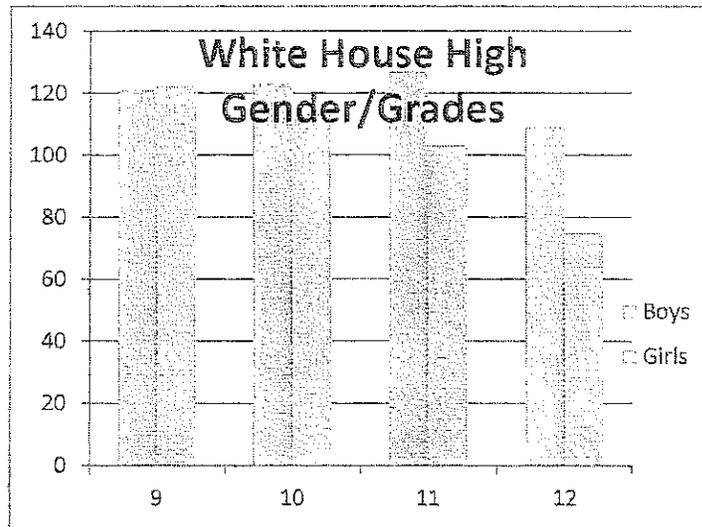
B. Description of School And Community

1. Description of School

White House High School currently has 896 students. The student population is equally distributed among grades and gender, however, ethnicity is not greatly diverse



at White House High School with almost 94% being Caucasian. White House High School has 27.2% (244) student's economically disadvantaged students and 12.7% (114) students with disabilities. The basic student demographic profile is below.



White House High School had a change in administration this past year. The new principal, Scott Langford, takes pride in his school and his students. Mr. Langford is a graduate as well as a former student of WHHS. He has proudly helped plan and implement many new activities for students to be a part of his new position. As a result, the students at White House High School show great dedication and pride when it comes to academics, extracurricular activities, and sports. Although White House High School offers students more than twenty clubs and organizations, fifteen sports, and fifteen subject areas, the concentration on academic success, remains at the forefront. The school is operated on a block schedule, which allows for enrollment of eight courses per year; four per semester. Therefore, White House High School students are



offered a diverse selection of classes from AP English, Dual-Enrollment College Algebra, to Agricultural Mechanics and Cosmetology.

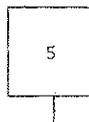
2. Description of Community

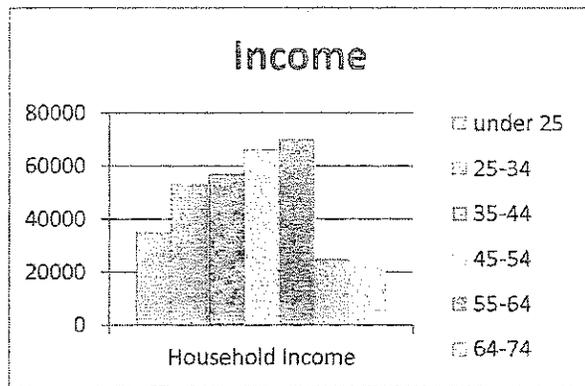
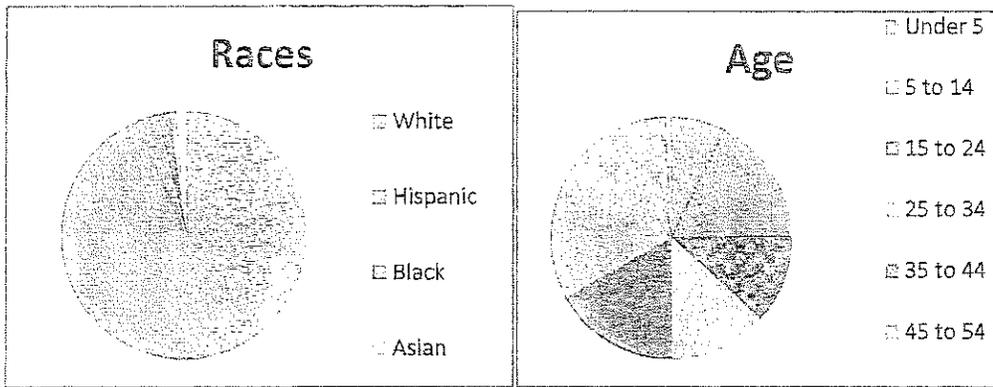
White House High School is located in White House, Tennessee, which is approximately twenty miles north of Nashville. There are over 1,138 businesses located in White House with nearly 86% of them being classified as the All American "Mom and Pop" shop. Because of White House's small size, the small businesses and local entrepreneurs play a vital role in the local economy. White House is one of the fastest growing cities in the nation with a growth rate of 430% over the past twenty years which has resulted in a constantly growing economy. According to the 2013 Census, the population is 10,752. Of this number, 97% are Caucasian, 2% are African American, and 1% is made up of Hispanics, Native American and other races. Out of the 10,000+ residents in White House, 37.8% are between the ages of 25-44, making 32 the median age.

There are 3,628 households in White House with 80% declaring to be a family household reflecting an average family dynamic of 3.19 people. The median household income is approximately \$66,000; however, 6.8% of the population is unemployed. In 2010 the median



household income for the state of Tennessee was \$41,700. This is much less than White House's median household income of \$66,000. The graphical representation of this information follows.





This proves that the city of White House's economic status is growing rapidly, and that White House is economically superior when compared to the state of Tennessee. Because of the constantly increasing growth rate, many major franchises' and entrepreneurs have chosen to locate in White House. Because of White House's small size, the small businesses and local entrepreneurs play a vital role in the local economy. At the rate White House is growing, there are endless possibilities for future businesses' and commerce.

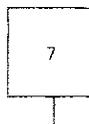
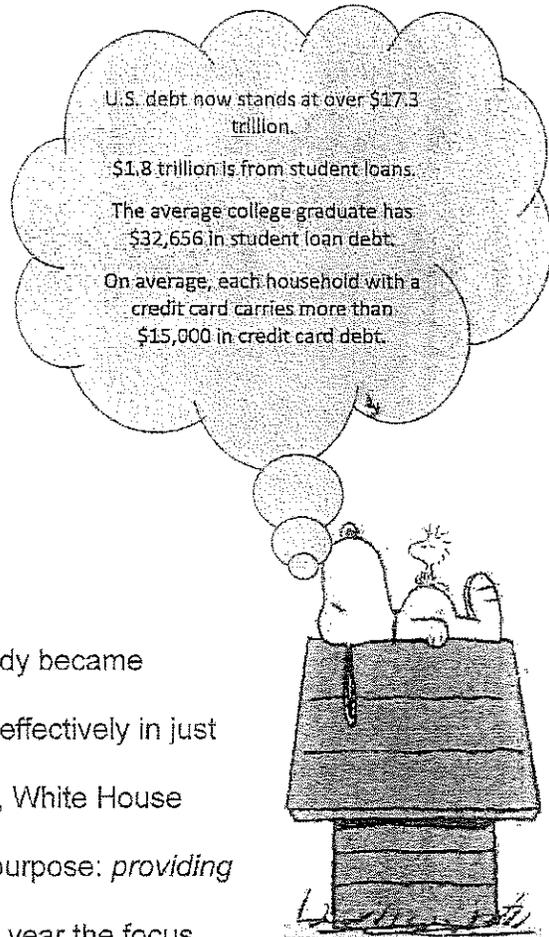


III. MANAGEMENT OF ACTIVITY (IES) TARGETED AT OUTSIDE AUDIENCES

A. PURPOSE OF ACTIVITIES

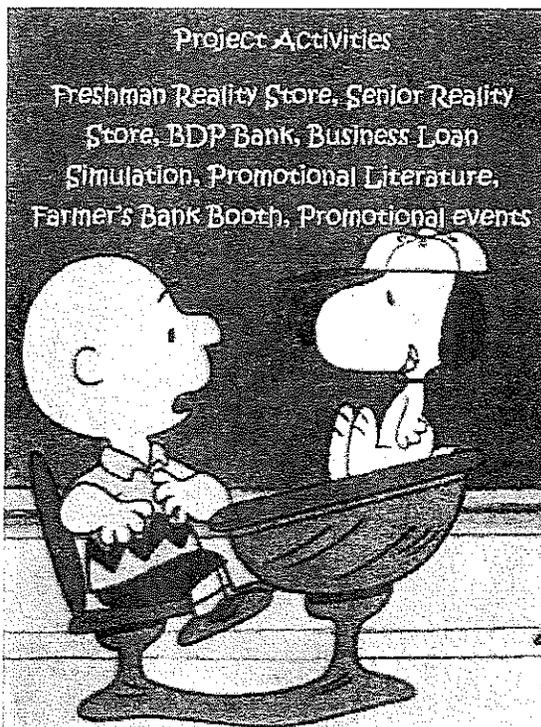
Due to the success of the Financial Literacy Project last year, White House DECA wanted to continue to build on the same concept. Just like the US Postal Stamp – Stick to it until it gets where it is going. Last year, White House DECA was astounded to learn of the impact of the credit crisis of this nation.

As a chapter, educating our student body became imperative. This education could not be done effectively in just one year or promotional campaign. Therefore, White House DECA implemented several activities for one purpose: *providing examples of wise financial management.* This year the focus would be not on just responsible lending and proper use of credit, but on the overall budgeting process, expenses of reality and the positive impacts bank assistance can have to develop economic growth. The promotional theme of this campaign was created to provide a meaningful and memorable tagline for the students of WHHS to recall. The theme for all elements was ***“Snap out of it, five cents please. Debt’s not that easy”*** based on the classic show “The Peanuts.”

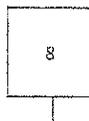


All activities implemented were designed to reach the goals defined for the campaign. These goals included:

1. To implement a Senior Reality Store for the seniors to gain a perspective of the cost of life in order to avoid tremendous debt.
2. To implement the Freshman Reality Store to continue to educate the freshman about financial literacy and the budgeting process.
3. To initiate the new division of business loans to White House Entrepreneur students.
4. To expand the Bank of Devil Pride to get more students interested in our services and practice responsible lending.
5. To continue to educate the White House student body the importance of being financially literate.



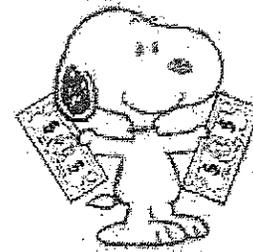
Each of the activities planned and implemented for this project were focused on accomplishing the goals of the project. As a chapter, the opinion that education was the best tool for improving the increasing debt crisis that faces our nation and the families fighting to recover was prevalent. *The best way to truly impact the future improvement of our nation's financial foundation is by preventing future debt through producing financially literate citizens.* The students of



White House High School are the prime target market to begin this process. Therefore, the ultimate mission and purpose of this project was addressed *to teach the student body of White House High School the importance of knowing how to avoid debt or at least practice responsible lending, throughout not only the United States, but the small town of White House, Tennessee.*

B. Planning and Organization of activity(ies) Planning of Activities

In order to fulfill the purpose and goals of this project a detailed plan of activities was defined. Upon the implementation and success of the initial activity, project managers organized the details for the activities that would take place over the course of the next year. Each activity was designed to reach an objective designed to accomplish the project goals. In simplifying this process, the activities were categorized into two groups to cultivate relationships and connections among them; *one: Activities to benefit White House High School students and DECA chapter, and two: Activities to benefit our partner, The Farmers Bank.*



Activities benefitting WHHS Students and DECA chapter:

Freshman Reality Store: The Freshman Reality store is an annual event that has been implemented for seven years with WH DECA assisting in the implementation for five years. It teaches the freshman students about money and how proper money management plays a huge role after graduation. Since the freshman reality store has been implemented for several years most of the work was already done, thanks to the help from the STARS Club at White House High School. The top priority was then to



assign marketing students to help assist the freshman attendees go through the marketing and personal finance classes. The student workers main responsibility was to run the booth they were assigned. These booths included housing, clothing, groceries, cars, pets, etc. All the information the students workers needed was reused from the previous years, with the exception of minor updates of the information.



- FRESHMAN STATIONS**
- BANK
 - INSURANCE
 - HOUSING
 - GROCERIES
 - ENTERTAINMENT
 - TRAVEL
 - CLOTHING
 - TRANSPORTATION
 - UTILITIES
 - CHILD CARE
 - LIFE'S UNEXPECTED

Senior Reality Store: The Senior Reality Store was designed very similar to the freshman simulation. The financial stations were adjusted to reflect budgeting choices

and adjusted amounts that would reflect life five to ten years upon graduating high school.

COLLEGE	NO COLLEGE
Registration	Registration
Human Resources	Human Resources
Financial Aid	Housing
Housing	Auto/Gas
Auto/Gas	Insurance
Insurance	Utilities
Utilities	Child care/ Marriage
Child care/ Marriage	Groceries
Groceries	Clothing
Clothing	Legal/Charity/Medical
Legal/Charity/Medical	Entertainment
Entertainment	Unexpected
Unexpected	Savings/Retirement
Savings/Retirement	

These stations started with decision of selecting an occupation and if college would be needed. Based upon that first choice, budget stations were designed including human resources/insurance, financial aid/student loans, housing, automobile, utilities, groceries, childcare, and more. All senior classes were invited to attend. The

teachers that voluntarily signed up to attend would have each of the students complete a questionnaire prior to completing the simulation.



loan from the Bank of Devil Pride. In order to be approved for a loan of up to \$100 a miniature business plan was submitted to the bank for approval. A basic outline was provided for each student group to base the business plan around. The student groups had to work on this business plan until it was submitted and the loan was approved. It provided a valuable lesson to the students of the knowledge needed to seek such financial assistance.

Business Plan Outline

- I. Executive Summary
- II. Proposed Marketing Plan
- III. Proposed Organization
- IV. Proposed Financing Plan

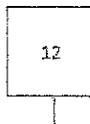
Bank of Devil Pride- As part of the 2014 Financial

Literacy Project, White House DECA opened The Bank of Devil Pride with the intent to promote responsible lending, credit, and borrowing. The bank was operated by marketing students in between classes and during their scheduled marketing class.

The bank offered small loans (not to exceed \$5) to students with an approved credit application. Credit was determined from the students' grades and attendance record.

The credit approval process would provide the students with the amount of credit available as well as the daily interest (or fee) that would be charged if not repaid within the first 24 hours of taking the loan. This basic concept was going to be continued for the 2015 FLPP project. In addition, White House DECA wanted to develop an annex location even if on temporary basis. As well as a bank service in which students could deposit up to \$5.00 and use the bank in terms of a debit service and not just credit.

These areas of growth, although positive for the students, did present several challenges. These challenges were mainly focused on abiding by the Tennessee School auditing rules and the FDIC guidelines. Therefore, it was a much more timely

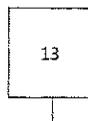


process and the implementation was delayed to a projection to add the services in the spring term of 2015.

Logo Competition: A logo competition was implemented and open to the White House student body. This contest was a competition for the best NEW logo that would represent the Bank of Devil Pride. It was believed that if the student body felt ownership in the bank, the students would be more apt to seek the services offered by the bank. In addition, this was a sales promotional tactic that was implemented to simply familiarize the student body of the bank as well. Contest flyers were created to include competition guidelines, deadline information and the prize incentive. These were posted throughout the school and specifically distributed to the art and computer classes.

Printed Promotional Literature:

- Re-opening Flyer: A promotional flyer for the Bank of Devil Pride was created and displayed throughout the school's halls as well as distributed to each faculty member in paper and email format. The flyer had information about the reopening of the bank and where students could go to start their "account." It was the simplest way to communicate to the student body to inform and remind them of the bank and the services provided.
- Brochures: An informative brochure was designed specifically for all the participants of the Senior Reality Store. This brochure provided educational information to enhance the learning experience of the Senior Reality Store. This information was the reinforcement that the simulation did communicate and result in a more financially literate audience. In addition, it provided a cooperative



advertising component to inform students of the partnership with Farmer's Bank and the reminder of the local bank that could assist each student with the "real world" financial needs.

- Advertising Space in School Wide Newsletter: Each month the project managers found interesting and relative financial facts and submitted them to be put in the school newsletter. These educational facts were presented in a creative and promotional format to gain the attention and interest of the audience. Different topics were covered each month including: student debt, overall U.S. debt, and debt involving automobiles, trailers, and even vacations were put in the newsletters. This was an additional tool to communicate information and Spread financial literacy among the student body.

Window Display: A full size door window was utilized as a communication channel.

Creative displays and messages were created each month that focused on the seasonal events and options that may require the bank's services. For example, the December window promoted the bank with a winter and Holiday season and the January window promoted the changes to the Health Hop Shop and the need not to worry if low on cash.

Activities benefitting The Farmers Bank

The Bank of Devil Pride- the Bank of Devil Pride is supported and funded through a partnership with Farmer's Bank. Regular planning meetings and communication between the project managers and bank leadership are in place to assist in determining the direction of the school's bank. This partnership is created to assist the bank in reaching their potential customers.



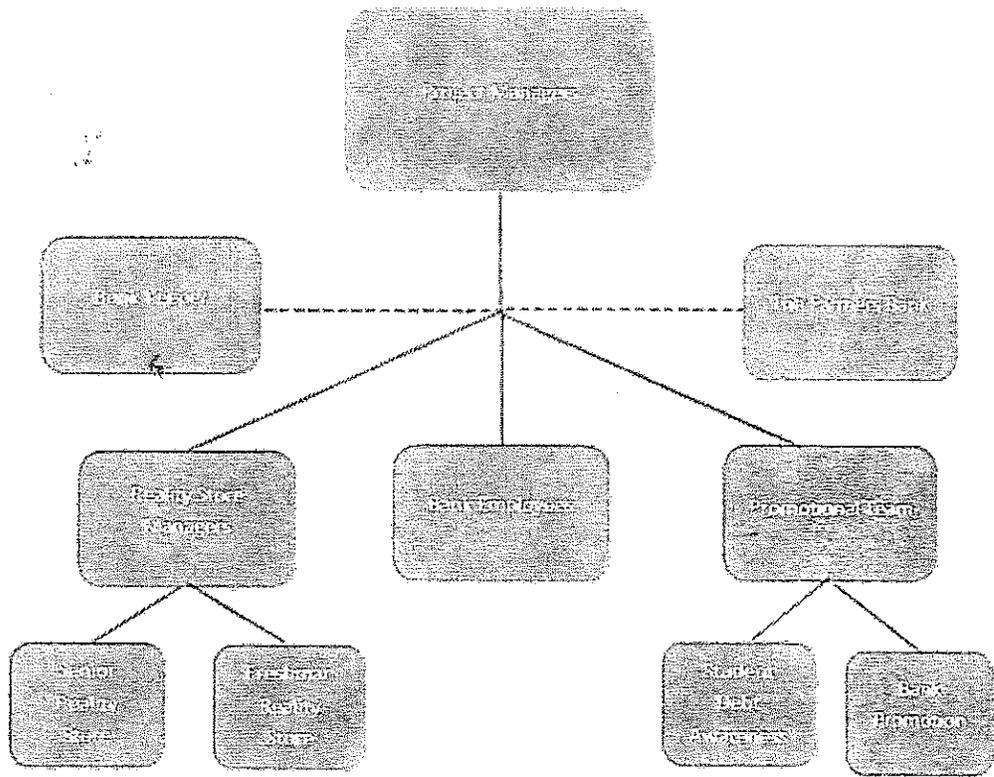
The Farmers Bank lunch promotion- The Farmers Bank visited White House High School on January 12, 2014 and set up a booth in the cafeteria during lunch to promote student checking accounts. Student checking accounts were a new service that the Farmer's Bank implemented this past year in order to attract and appeal to a younger market of customers. White House High students visited the booth and learned various things about this specific account. It also provided an opportunity for students to ask questions and receive valuable financial advice. Students that were interested were able to obtain all the information needed to open an account with our BDP partner.

Upon outlining the activities and events for the project, it was imperative to organize the jobs that needed to be done and assign each task to the designated groups of chapter members.

Title	Responsibility
Bank Employees	<ul style="list-style-type: none"> • Manages and gives out loans to preapproved students
Realty Store Managers	<ul style="list-style-type: none"> • Managed set-up • Assigned DECA members to each booth
The Farmers Bank:	<ul style="list-style-type: none"> • Provides money and some of the promotional posters
The Book keeper:	<ul style="list-style-type: none"> • Manages financial records
Project Managers:	<ul style="list-style-type: none"> • Manages all team members • Approves all applications. • Sends out approval notifications • Communicates delinquent accounts to customers



Promotional Team:	<ul style="list-style-type: none"> • Advertises for the bank so the student body knows what is going on
Senior Realty Store	<ul style="list-style-type: none"> • Found salaries for each job • Organized event • Set up each booth
Freshman Realty Store	<ul style="list-style-type: none"> • Assigned jobs to students • Set up each booth
Student Debt Awareness	<ul style="list-style-type: none"> • Created "debt-free" ads to be placed in the school newsletter
Bank Promotion	<ul style="list-style-type: none"> • Flyers • Announcements • Contests



C. Implementation of activities

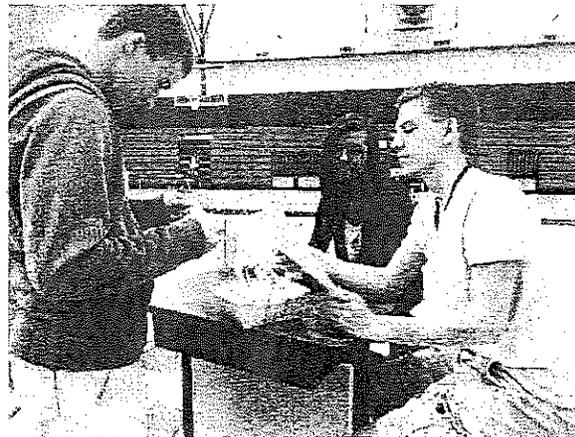
May 2: Freshman Reality Store: the marketing students enrolled in the Spring Marketing classes, implemented the United Way's Reality Store simulation for the freshman class. The freshmen classes rotated throughout the day to complete the simulation with 225 or freshman students attending which was 95% of the class.



Marketing students managed each of the budgeting stations including automobiles, insurance, housing, utilities, groceries, daycare, clothing, , entertainment, legal matters (will), and life's unexpected (anything from winning the lottery to

serious injuries). Not only did this experience provide the freshman students with a hands on learning experience, but marketing students were able to apply many concepts learned in the classroom in a real world application. The success of this simulation was the stimulus of the major

event for the 2014-2015 Financial Literacy Promotion Project. White House DECA saw the vital importance of implementing a similar situation to seniors that were about to enter the world of work and post-secondary education. The project

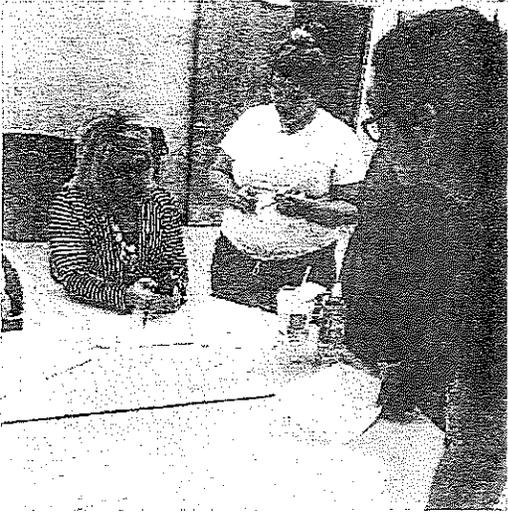


managers felt that this would be a beneficial lesson and have an immeasurable impact to the financial stability of the soon to be White House graduates and citizens of the



community. Therefore, the Senior Reality Store became a fundamental event for this project.

October 22: Senior Reality Store: The project managers based this newly implemented simulation off of the Freshman Reality store from the spring. The



budgeting stations were adjusted to reflect current expenses that were researched by advanced marketing students. In addition, the students were able to see how tax, retirement and insurance deductions would be paid from his/her gross salary to reflect the net pay they would receive as a paycheck. The seniors that would be attending completed a pre-survey that

asked if they would be attending college and what job/occupation he/she planned to do.

Each senior participating would receive an average starting salary for the selected

occupation as he/she began the simulation. Because student debt is a major debt for



most young adults, the financial aid station was added to those who elected to attend college.

The stations of the simulation were managed by volunteers from the community and Entrepreneurship students. 130 seniors

participated in the simulation which was 68% of the Senior Class of 2015. The participants were

able to catch a glimpse of the reality of life after



graduation and how that “paycheck” may not go quite as far as expected if wise choices are not made.

October 6- December 12: Business Plan Simulation: The Entrepreneurship class

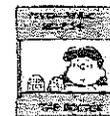


competed in a challenge to operate a student based enterprise for two weeks. In order to open this mini-business, each team would need to apply for a business loan from the BDP Bank. This loan was not to exceed \$100 and needed to be supported by a business plan that followed a

specific format. Upon approval from the bank, the student groups were able to use the loan to fund the business operation. The team that produced the most profit was awarded the winner. The table below shows the results of the five businesses implemented and the profit earned:

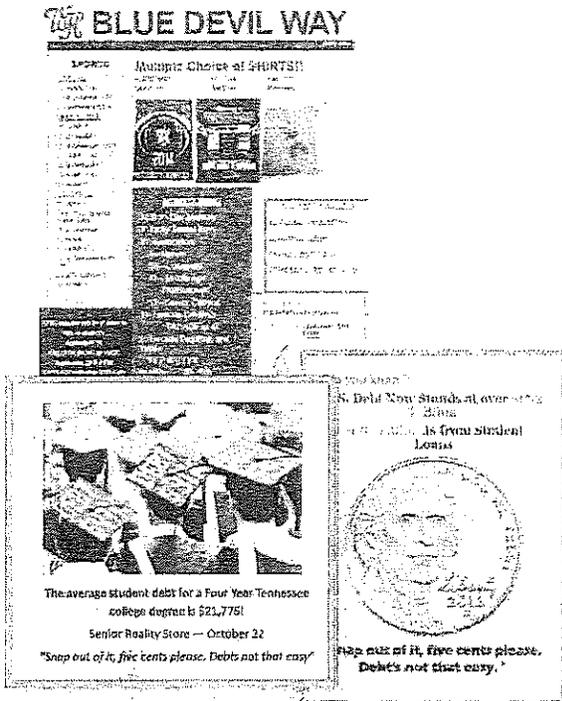
Number of Businesses	SALES	GROSS PROFIT	Profit
Blue Spirit	200	110.65	94.35
Pink Out	218.00	107.74	110.26
Spirit Bands	125.61	86.11	39.50
T-Shirts	36.00	41.81	<5.81)
Wif Traditions	847.00	602.07	244.93

This hands on application allowed the participating students to gain a memorable learning experience about another financial area and opportunity available to them to



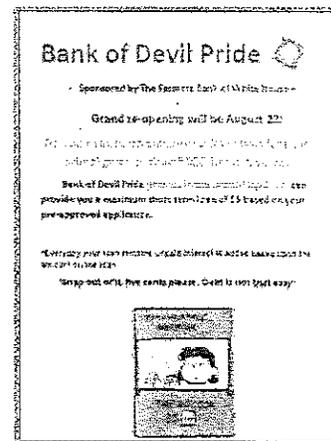
assist in prospering and positively influencing the economy through an entrepreneurial venture.

Printed Literature: There were basically three printed literature channels used to



promote this promotional campaign and educate the readers on financial literacy. The first piece was simple flyers/posters to promote the bank. These flyers were built around the new theme of the campaign and reminded the student body about the bank and the grand re-opening date. The flyers were distributed and displayed throughout the school in highly visible areas. The second piece of literature was the Senior

Reality Store brochures. These brochures were handed out at the end of the Senior Reality Store to all of the participants. The focus of the brochures was to bring awareness to debt crisis and present knowledgeable financial information that would prove valuable to the students in the future. Along with the brochures, the project managers utilized the school newsletters hung up around the school to present financial facts to the students.

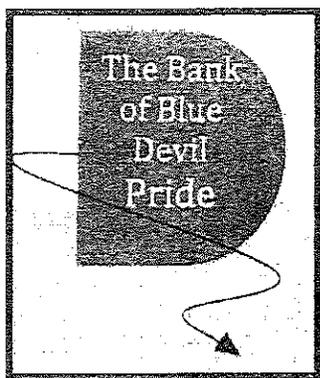


Window Displays: To increase the exposure of the BDP Bank, the window of the Hip Hop Shop and Bank entrance was utilized as a promotional mechanism. Each month a new focus was implemented as the theme for the display. The table below indicates the focus of each month implemented and the plans for the spring term.

Month	Focus
Aug/Sept	Lucy and overall theme focus
Oct/Nov	Halloween and Fall (money as leaves)
December	Christmas and Snow
January	Fireworks – NY – Welcome back HIP to the Shop
February	Valentines – Love of Money
March	Spring Break – Luck of the Irish – SAVE MONEY!
April /May	The beach scene – End of School. Prep for College



December 8 - Logo Competition: The BDP bank logo competition was a way to get the student body personally involved with the bank and create a sense of student ownership. The competition was held the second week of December and would continue until the students left for Christmas break. Due to the busy time of the year, the



entries prior to Christmas break was limited. An advanced marketing class of Advertising and Promotion began in January. Because a brand mark is an invaluable asset created through advertising this challenge was issued to the students in this class. A total of 10 designs were submitted. The winner was announced and awarded a Blue Devil Way hoodie.



Delaynee Contella, a junior at White House High School, submitted the new logo that would be utilized for the bank.

Spring Term Implementation Plans:

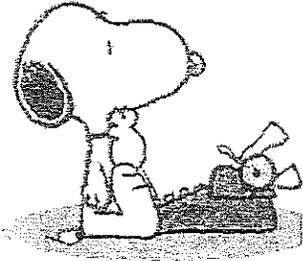
Annex Location: Mondays and Thursdays before school and during lunch a mobile location of the loan station will be open in the Cafeteria of the Annex/Freshman. This will continue to all the Freshmen to apply for loans on the two days of the week that have been selected as days to sell the "junk" food during the spring term. In addition, on special event days such as the in school wrestling match or fashion show the mobile location will be open. These are events that students have to pay for admission and often forget money; needing a loan is apparent.

Savings/Debit Accounts: Upon the approval of the new accounting process from the auditing department of the Board of Education, The Bank of Devil Pride will begin offering the additional service of a debit or savings account. This will allow the students to place up to \$5.00 in an account to use and withdraw in times of need within the school. The students will be encouraged to not overuse the funds, only allowing them limited withdrawals during a month period. For any withdrawals beyond the limit, the students will be charged a \$.25 fee.



IV. Evaluations and Recommendations

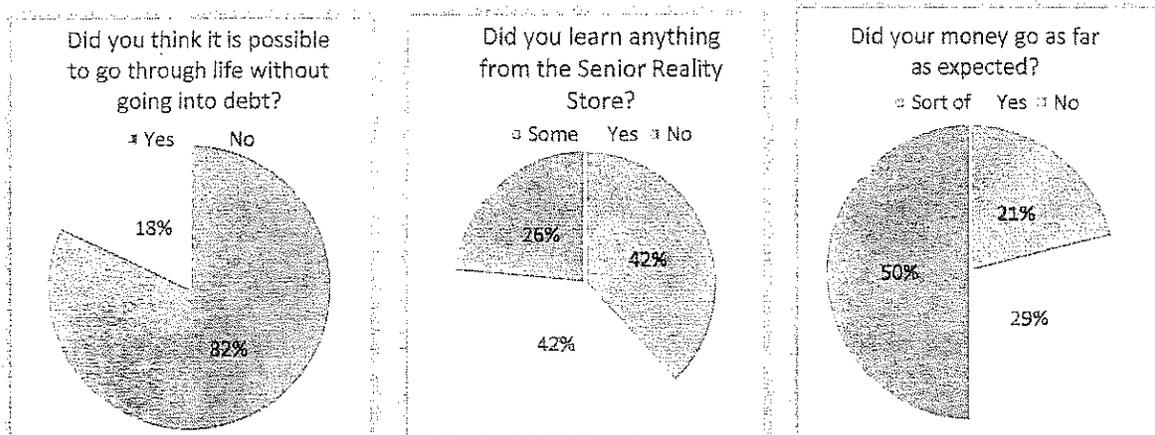
A. Evaluation of Campaign



At the completion of any project, an evaluation is needed to measure how successful the project was and to see what areas need to be improved. In order to assess the activities, an evaluation of the project goals is needed.

Goal One: To implement a Senior Reality Store for the seniors to gain a perspective of the cost of living in order to avoid tremendous debt.

At the conclusion of the senior reality store on October 23, surveys were given to all of the students who participated in the simulation. This questionnaire was used as the measurement tool to determine if the senior reality store successfully challenged the students and allowed them to see the financial realities that each may face.



As you can see prior to the simulation a large majority thought it would be possible to go through life without any debt, yet half of them stated the money did not go as far as



expected and an additional 21% stated it somewhat did. Again a large majority (82%) stated to have learned something from the reality store simulation if nothing but a simple wakeup call that the money expected to receive disappears quickly with just the necessities of life. The remaining portion of the questionnaire provided more open ended results and opinions. The table below summarizes many of the thoughts and opinions taken from the simulation.

- Obviously, buy things you can afford. Many people around me were getting the high dollar things from the start. Start off with affordable things, then make adjustments.
- It is important to live within your means. I understand what that really means now.
- Don't spend money you don't have.
- (A view on debt) - Life only depends on needs, people go into debt because of over spending on wants. Weigh options and by what you can pay for or pay back on time
- Yes you can live a life without debt, but you must be smart and you have to live without brand new things all the time.
- Wow! College is expensive.

In addition to this data and the positive feedback from the students, the teachers involved expressed a tremendous support for the activity and look forward to seeing it implemented again. Therefore, the project managers feel like the Senior Reality Store was a success and hope that next year's event goes as well or better.

Goal Two: To implement the Freshman Reality Store to continue to educate the freshman about financial literacy and the budgeting process. The Freshman Reality Store was very successful this year. A total of 225 freshmen completed the simulation which was 95% of the class. This is the seventh year of implementing this event, it is a well organized and managed event. It is widely accepted by the teachers and well-liked by the freshman class. Each year the Financial Literacy Project managers continue to get positive feedback from teachers and students.



Goal Three: To initiate the new division of business loans to White House Entrepreneur students.

Six student groups submitted business plans to request funding of a student based enterprise. Upon the approval of the business plan submissions five groups were granted loans. One group took an alternative approach as creative entrepreneurs submitting a plan simply for organization. This group of students would operate a presale event of the product and reduce the financial risk and the limitation of a smaller inventory due to finances. The completion of the simulation provided the learning opportunity for the entrepreneur students to see the correlation of profit and risk, the importance of business planning and the steps needed to gain financial assistance.

Goal Four: To expand the Bank of Devil Pride to get more students interested in our services and practice responsible lending.

At the end of last year, the project managers felt that the operation of the bank did not fulfill all of the goals of promoting financial literacy that were set for the year. This year it was decided that the focus was not to be placed fully on the bank, but the services of the bank should still be offered and expanded. The bank successfully implemented the student based enterprise loans with the financial support of \$500 provided by The Farmer's Bank. The expansion to include a deposit and saving program for the students to offer a debit style withdrawal was the second focus. Unfortunately, due to the Tennessee school auditing rules and the protection guidelines in banking from the FDIC, this proved to be a bit more of a challenge. It was initially not approved by the Sumner County Board of Education. Therefore, additional research was needed and



new parameters were presented. This format will begin to be offered in the spring of 2015. The final focus of growth was to offer an annex location in the freshmen building. This extended location for the freshmen to get loans more conveniently is only operated in the mornings before school on Mondays and the days of special events in which students may have forgotten money. For example, on the day of the in school Volleyball match in which students need \$2 to attend. This area will grow again in the remainder of the school year, with that being said, this goal is still in the process of being achieved. With the conclusion of the school year and the efforts of this year's campaign it will be a successful achievement.

Goal Five: To continue to educate the White House student body the importance of being financial literate. For the past two years the project managers have put 100% of their effort in educating the White House student body about financial literacy. The progress has been successful, but of course there is always room to improve. Continuing to offer the bank services to educate on responsible lending was simply not enough. The addition of implementing two reality store simulations, providing a business loan simulation, promotional flyers, brochures, and displays provided a great enhancement in communicating a variety of financial information to all students of WHHS.

B. Recommendations for additional new activities for future campaigns

Debt is a prominent issue throughout the world. The goal of this campaign is to share the astounding statistics about debt and provide memorable learning opportunities to the students, so they can be prepared for the realities of the future.



Although the goals of the project have been successfully fulfilled and the students have learned that "Debt is not that easy," there is always areas for future improvements.

Recommendation 1- Obviously, focusing on the growth of the Bank of Devil Pride is recommended to be the primary area of improvement. The current services from the bank is just small short term loans to students with approved credit applications. This service has still been utilized but due to a variety of outside circumstances the loans have declined. Therefore, a promotional focus needs to be implemented to remind students of the bank services and the opportunities in which it may be needed. In addition, the projected plans for the spring semester including the debit/savings program and annex location.

Recommendation 2- Extend the amount of time to implement the Senior Reality Store simulation. This will allow enough time for every senior to complete the entire process. Due to this being the first year that the Senior Reality Store was implemented, of course there were some downfalls. Two of the areas of weaknesses that could be corrected with an additional amount of time are not all participants were able to complete the simulation and overcrowding. The Senior Reality Store had to be completed in one class schedule, which is an hour and a half long. Due to the amount of students participating, it was hard to get every student all the way through. Next year the simulation should run during more than one class period providing more time to complete. In addition, multiples of the same stations should be offered. For example, more than one human resources, financial aid, and housing station.



Recommendation 3: Offer a Senior Reality Workshop as a follow-up of the simulation.

On a day following the simulation invite all the participants to a financial seminar presented by Farmer's Bank. In this seminar, students will gain detailed instructions on how to start a bank account, the importance of managing a bank account, the steps to seeking financial aid, and the breakdown of the importance of saving NOW!

There are multiple ways to spread financial literacy throughout the community and promote different things throughout White House High School. With each year that passes, the current project managers hope that the Bank of Devil Pride, Financial Literacy Promotion Project, and the Freshman/Senior Reality Store continues to improve and teach the students of the White House community the extreme importance of money and credit. Just as Lucy once said, "Snap out of it, five cents please (debt is not that easy)"

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DECA WRITTEN EVENT WINNERS

2014 INTERNATIONAL CAREER DEVELOPMENT CONFERENCE



FINANCIAL LITERACY PROMOTION PROJECT

1st Place
AMANDA GUGLIELMO
MADISON LIGHT
South Forsyth High School, GA

FINANCIAL LITERACY PROMOTION PROJECT



FINANCIAL FRIENDS

South Forsyth High School DECA Chapter

South Forsyth High School

585 Peachtree Pkwy.

Cumming GA, 30041

Amanda Guglielmo

Madison Light

May 3, 2014

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I. EXECUTIVE SUMMARY

Financial literacy is an immense part of transitioning from childhood to adulthood, especially for students with special needs. Becoming independent and handling one's own money and finances become very important when special education students must pay their own bills and manage their own salary.

Some students learn these important financial skills through traditional classroom teaching methods, but many students do not successfully become financially literate through classroom activities alone. A national longitudinal study found that 60% of youth with disabilities that were employed for one year showed an increase in financial knowledge and the ability to manage their money. That is the reason South Forsyth High School's DECA chapter chose to *Make It Count* and help our own special needs students with the Financial Friends Financial Literacy Project.

Problem identification

After interviewing the special education teachers, we found that their students had been studying financial skills for years prior to this project. However, the students did not comprehend the traditional classroom lessons. That was when our idea for hands-on learning was born.

Project's target audience

The target audience of the Financial Friends project was South Forsyth High School students with special needs. The students have primary disabilities called Mild Intellectually Disabled (MID), Autism, and Other Health Impairment (OHM) and secondary disabilities such as speech impairment and orthopedic impairment (missing a hand).

Solution and results

The hands-on solutions our DECA chapter implemented for students with special needs was participation in a mini-economy in the school's gym, shopping and buying supplies for the school store, being tutored by DECA members in their classroom in one-on-one learning, and finally working in the school store to use the skills they had practiced.

Project Milestones	Dates
Picked our target market and began planning:	November 1 st , 2013
Pre-tests to determine level of knowledge:	November 8 th , 2013
Conducted mini-economy and shopping trips:	Nov-Dec, 2013
Taxes and percentages pretest:	March 11 th , 2014
Taught students about taxes/percentages and went to the store:	March 14 th , 2014
Taxes and percentages posttest:	April 8 th , 2014

II. INTRODUCTION

A. Description of the local DECA chapter

DECA is an immense part of our school with meetings once a month, many after-school activities, and many students participating in DECA competitions each year. DECA continues to grow, and it remains a vast part of South Forsyth's student life. Yet, our chapter was not impacting the one group in our school that needed the most help: students with special needs. Like DECA's annual theme says, we wanted this year's Financial Literacy Promotion Project to *Make It Count!*

During the 2012-2013 school year, South Forsyth's DECA chapter took 150 competitors to our state competition, and 108 of those competitors made it on to the stage as 1st - 3rd place winners.

Our chapter sent 91 competitors to Los Angeles, California to compete at last year's DECA International Career Development Conference (ICDC). Out of those 91 competitors that competed, 11 SFHS DECA members placed in top 10 in the nation. Eighty percent of our international competitors placed in the top 20% in their DECA event.

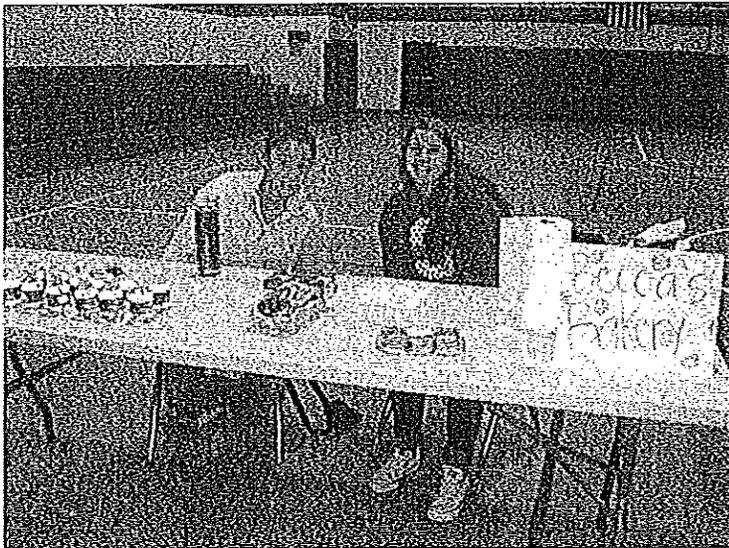
All of our DECA members that have placed aren't just lucky; they have the talent and the support needed. We are supported by four outstanding DECA advisors, which is the reason our DECA chapter at South Forsyth is the way it is. These DECA advisors, Mrs. Moore, Dr. Ruff, Mrs. Pniewski, and Mr. Hutchinson have impacted the entire DECA chapter for many years and continue to do so this year.



Prior to starting this Financial Friends Financial Literacy Promotion Project, our DECA chapter had not organized a single activity involving special education students. Inspired by this year's national DECA theme, *Make It Count*, South Forsyth High School's special education students were targeted because they needed the most help in the school and because our DECA chapter believed that we could fill that need in a unique way. We chose the high school students instead of the middle or elementary school students because the high school



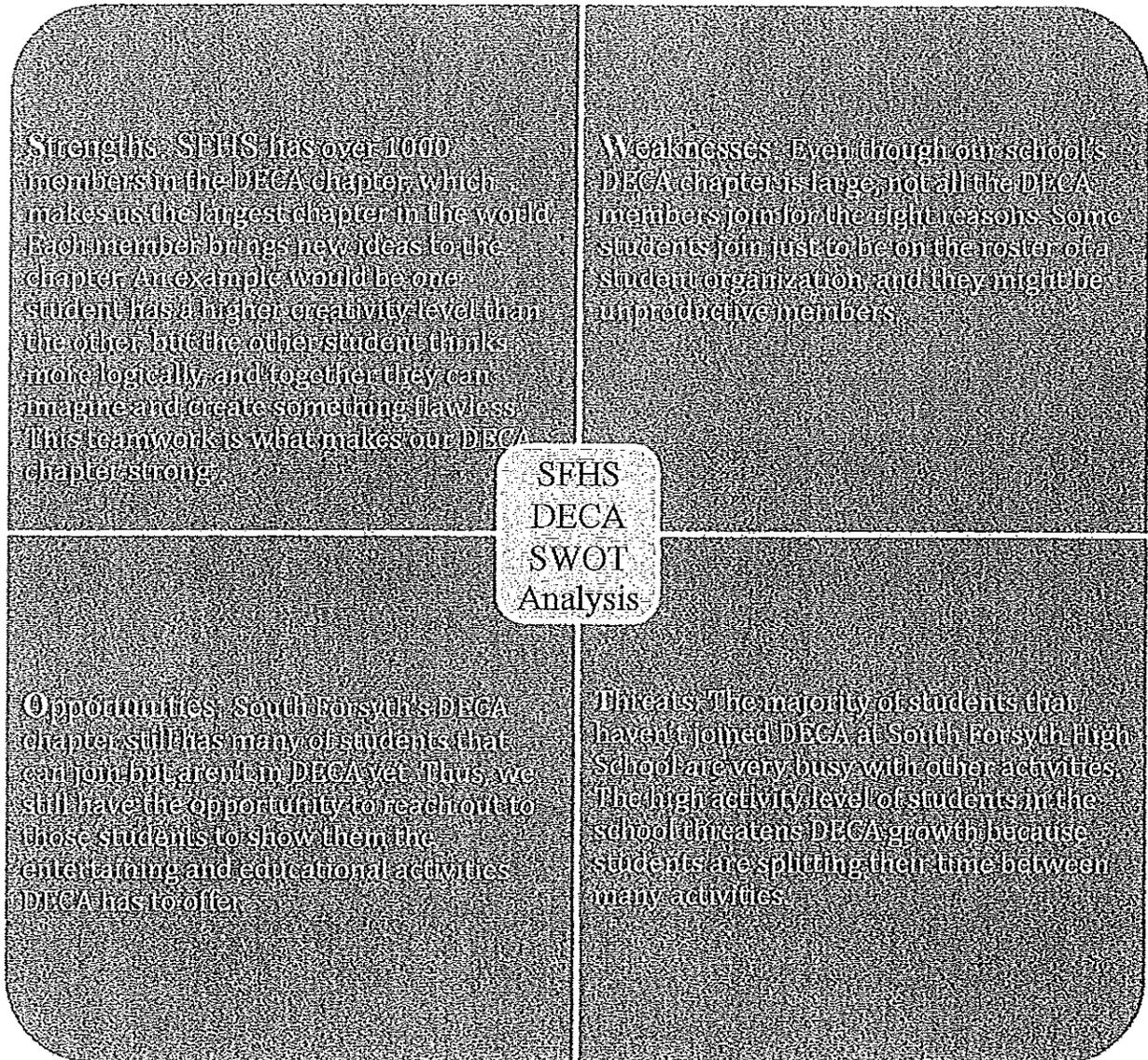
students will leave home and live life on their own very soon. Several of the special education students that participated in this project only have a few years left until they will get a job and pay their own bills. Some of the other students we worked with are not ready for that step in their



life yet, but we still wanted to prepare them for that time, whenever it comes. Our chapter took this year's national DECA theme to heart, and we were prepared to *Make It Count* by targeting individual students with special needs and providing them with specific, hands-on financial literacy experiences.

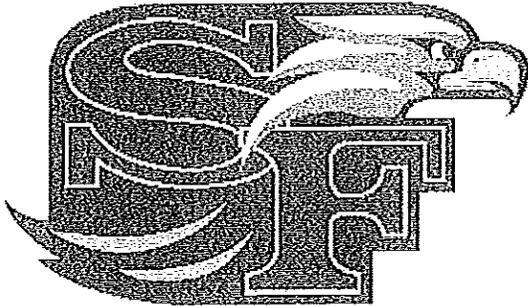
South Forsyth High School DECA chapter SWOT analysis

A strengths, weaknesses, opportunities, and threats (SWOT) analysis is a valuable tool for understanding an organization. This SWOT analysis describes South Forsyth High School's DECA chapter.



B. Description of the school and community

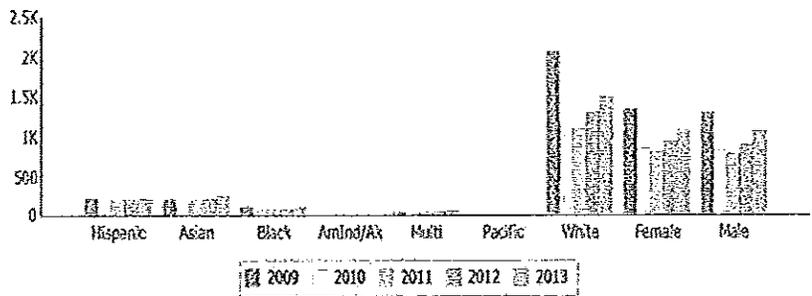
South Forsyth High School's population of students and staff is expanding and reflects



the tremendous growth in our community, Forsyth County, Georgia. The bar graph uses information from the Forsyth County School District's website and shows the demographic makeup of our school. As you can see, most of our population is white, and the number of male

and female students is equal.

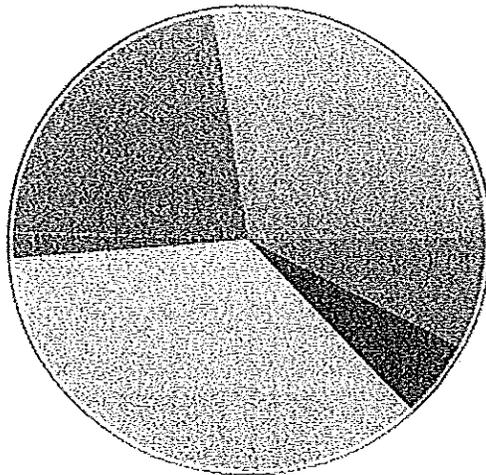
The following graph also uses information from the Forsyth County School District's website, and it



shows the primary disabilities of the special education students our DECA chapter worked with

in the Financial Friends project.

- Intelect Dis
- Emo/Behav
- Learning Dis
- Speech/Lang
- Autism
- Devmnt Delay
- Other



South Forsyth High School's special education program has a total of 168 students enrolled. This number has been very steady in the past 3 years: 151 students in 2011, 167 students in 2012, and 159 students enrolled in 2013.

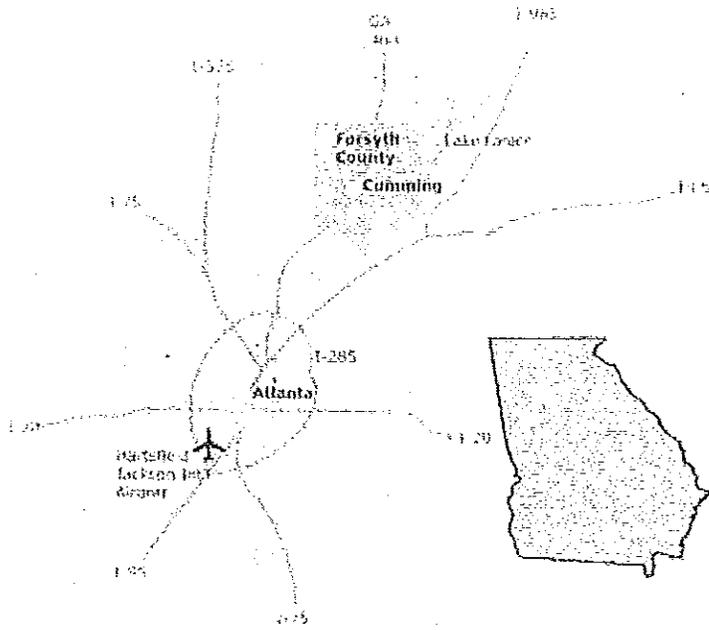
South Forsyth High School is a very athletic, club, and academically-oriented school whose goal is to get students involved in as many different activities as possible. The football, cheerleading, baseball, softball, golf, basketball, wrestling, swimming, tennis, volleyball, soccer, cross-country and lacrosse teams compete in Georgia's largest school category: AAAAAA (6A). Clubs and student organizations are a huge part of South Forsyth, such as FCCLA, FCA, FLOOD, BETA club, National Honors Society, National Spanish Honors Society, National Science Honors Society, National Latin Honors Society, most importantly DECA; the schools largest club. For several years, SFHS has scored the highest SAT scores in the county, and it has also had SAT scores in the top 375 schools in America for the past 7 years. For the past 6 years, it has been in the top 423 for the Washington Post High School Challenge, and SFHS has received the Georgia Advanced Placement Merit School award for the past 5 years.

South Forsyth students understand that they are not handed these outstanding grades and awards, but that they definitely work hard for them. The school atmosphere is one where teachers and students work together to reach goals that students have set for themselves. For example, teachers offer extra help in the mornings and afternoons, as well as on the weekends. With all the help and support the teachers, our peers, and our parents give students at South Forsyth High School, high expectations are reached and the school continues to receive many awards.

Forsyth County, Georgia PEST analysis

PEST Factor	Impact on the Financial Friends Financial Literacy Promotion Project
Political	<ul style="list-style-type: none"> - South Forsyth High School is a Georgia public school supported by tax revenue and controlled by the local Forsyth County government - 95% graduation rate - High level of student financial literacy expectation by the school system
Economic	<ul style="list-style-type: none"> - 13th wealthiest county in the nation (Forbes Magazine) - Wealthiest county in Georgia (Forbes Magazine) - Low unemployment rate of 6.1% - High average household income of \$102,775 - High financial literacy expectations by employers and the community
Social/Cultural	<ul style="list-style-type: none"> - 7th fastest growing community in the nation (Forbes Magazine) - Fastest growing county in Georgia - Close proximity to Atlanta - 100 Best Communities for young People (Alliance for Youth) - 2nd Best Places to Get Ahead (Forbes Magazine) - 26th Most Popular neighborhoods (Newcomers Magazine)
Technological	<ul style="list-style-type: none"> - SFHS students and teachers use personal devices and other technology often at home and at school - Forsyth County School District encourages a Bring Your Own Technology (BYOT) policy - Many math and special education teachers use computers and personal technology to teach financial literacy topics - Our Financial Friends Project did not use technology. Instead, we chose to promote financial literacy with a very hands-on approach because our pre-tests showed that current methods were not working well for students with special needs.

Forsyth County is located approximately 45 minutes north of Atlanta, Georgia with a population close to 200,000 people. Out of those 200,000 people, 2,500 are students at South Forsyth High School. Serving as a place to study and shop with friends, The Collection at Forsyth is the local



hangout for South Forsyth students. The Collection is an outdoor mall that features restaurants such as Mellow Mushroom, Cheeky Mexican Taqueria, Red Robin, Which Wich, Chick-fil-a, and Starbucks. A few popular stores in The Collection are American Eagle Outfitters, Francesca's, Altar'd State, DSW, PeachMac, Charming Charlie, Academy Sports and Outdoors, and Barnes and Noble. The reason so many SFHS students go to The Collection is because it is right across the street and is less than a five-minute walk.

Community's history

Founded in 1831, Forsyth County, one of the wealthiest counties in the nation, was



once a part of Cherokee County, and it was created legislative act in 1832. The county is named after John Forsyth, Attorney General of Georgia, member of both houses of Congress, and U.S. Secretary of State under Presidents Jackson and Van Buren. Cumming, the county seat, is named for William Cumming, who was a colonial in the War of 1812.

Demographics, recreation, and education

From its beginning population of about 6,000 people in the 1840's to around 200,000 people in 2014, Forsyth County has grown tremendously. Many residents enjoy Lake Sidney Lanier, a 37,000-acre lake created and maintained by the United States Army Corps of Engineers. Fishing, boating, tubing, wake boarding, water skiing, as well as other fun activities are done at the lake. Forsyth County Parks and Recreation Department also maintains over 15 parks in the county. Some of those parks include Suwannee Mountain Preserve, Central Park, Fowler Park, and the Big Creek Greenway. The Cumming Fairgrounds also host lots of events throughout the year, such as a rodeo, The Cumming County Fair, and a farmers' market, which are enjoyed by many people in the area.

Geography

Forsyth County is 247 square miles. It has eight state highways running through it as well as one U.S. highway (U.S. Route 19). Counties near Forsyth County include Dawson County, Hall County, Gwinnet County, Fulton County, and Cherokee County. Part of Forsyth County is a nation's protected area, Chattahoochee River National Recreation Area.

III. MANAGEMENT OF ACTIVITY(IES) TARGETED AT OUTSIDE AUDIENCE

A. Purpose of the activity(ies)

The purpose of South Forsyth High School's DECA chapter's Financial Friends Financial Literacy Promotion Project was to give special education students real-world examples of and experience with money management and cash handling. Special education students at South Forsyth have disabilities such as MID (Mild-Intellectually Disabled), Autism, and a classification called OHI (Other Health Impairment), which includes many areas like ADD/ADHD, Seizures, Genetic Diseases and more. MID is the main classification for the

students we were working with. Most of the students in our project have MID as a primary disability, and then they have secondary disabilities like Speech Impairment, Orthopedic Impairment (missing hand) and Occupational Impairment (not being able to do small motor skills like writing well).

In order to accomplish this purpose, our DECA chapter organized and created a mini-economy, took special education students shopping for the school store, and gave special education students jobs in the Bird Cage (the school store). For example, the special education students comparison shopped/worked in the mini-economy, which included jobs for each student, a bank, businesses, and restaurants, and they used their own experience to find out that they don't want to go to the store with the higher prices if another store is selling the exact same product for a cheaper price. Ordering their own meal and being able to exchange money to pay for it is a large challenge for many students with disabilities. Our chapter's main goal for the project was to show the special education students that they can go out in life and be successful without someone always guiding them through and holding their hand.

Another way to accomplish our purpose was to create classroom activities. For the classroom activities, our goal was to teach the students basic knowledge about taxes and percentages. We wanted to do this because the results of the mini-economy showed that the special education students had mastered the skill of addition, subtraction and multiplication, but they did not know how to apply those skills in real-world settings. The reason we taught the students this is because they will see this daily when they go to buy something. For example, they may only have \$10.00 on them and the item could be \$9.95. The students may think that they have enough money, but with tax they would not. Now, before getting up to the cashier and realizing they don't have enough money, they could do the math before hand, save some time, and go find a cheaper version of the product.

B. Planning and organization of activity(ies)

Secondary Research

- Our chapter researched financial literacy, found out what it is, reviewed promotional methods, brainstormed, and researched a mini-economy.

Target Audience

- From the start of this project, our chapter knew that we wanted to make a difference and *Make It Count!* That desire led us to work with the special education students at South Forsyth High School.

Primary Research

- We interviewed special education teachers to determine which students to work with and measured the level of financial literacy that existed in our school's special education population with a pre-test.

Planning Financial Literacy Promotion Activities

- Our chapter made three planning decisions that were critical to the success of this project: 1) to use hands-on activities, 2) to promote to individuals rather than large groups, and 3) to measure the financial literacy gains made as a result of our project.

C. Implementation of activity(ies)

To kick off the Financial Friends project, we took the first step of interviewing the special education teachers to see what they have been doing to help the special education students become more financial literate and asking for their ideas. Many of the activities they showed us were pencil/paper or computer-based learning, and they explained that did not use very much physical or hands-on teaching. They told us they have attempted to teach financial literacy for years, and were hoping that some of it was starting to stick in the students' minds. As much as

we respect the special education teachers in our school, we decided right then what our goal for this project would be: promote financial literacy to special education students in a way that they would remember by providing real-world, hands-on experiences.

SFHS DECA Financial Friends Financial Literacy Promotion Project Activities
Special education students participated in a mini-economy in the school gymnasium
Special education students participated in shopping for and working in the school store
Students did classroom activities dealing with taxes and percentages

Pre-test for mini-economy of special education students

Implementing the Financial Friends Financial Literacy Promotion Project continued with finding out the special education students' level of financial literacy in order to know what we were working with and have a baseline measurement that could be compared to future tests. To do this, we gave students a pre-test test that had a variety of math questions dealing practical financial literacy.

The reason for testing the students' level of knowledge was because we weren't sure what they already knew beforehand. To test their financial ability, we gave them a straightforward test with basic addition, subtraction, and word problems, as well as questions about how to complete a blank check. We gave them the test during class, and within minutes the majority of them were done. Surprisingly, every single one of the special education students passed the test. At that moment we knew we had underestimated their skills and decided to make and give them a harder test, hoping it would be more challenging.

The second test we gave the special education students did prove to be more challenging than the first. Sixty five percent of them failed, and no one scored above 75%. When we saw those results, we knew we had a lot more to work on with them. The reason the second test was so much harder was because it required students to complete a fill-in-the-blank check with a scenario to read, along with much harder addition and subtraction problems. The second pre-test is shown in the appendix, and it was created by our chapter in consultation with the school's special education teachers.

Mini-economy

We gathered all the information we needed to know to teach them, and we immediately took the information they didn't know and put it into a way to where they could learn it in a physical way. We decided to teach the information by organizing a mini economy. We first had to talk to our DECA advisor to see if our idea was even possible to pursue. Our advisor told us it was a challenging task, but with our drive to do it we could make it all possible.

Planning the mini-economy

- Researched mini-economy directions and websites
- Planned stations for the mini-economy, based on students pre-test answers and scores

Getting the supplies for the mini-economy

- Toy cash registers and play money were used
- Tables were moved to the school gym to represent individual businesses

Creating each mini-economy station

- Several math stations were included as the students "jobs," and then they got paid so they could go shop at the stores. We also had two cash counting stations.

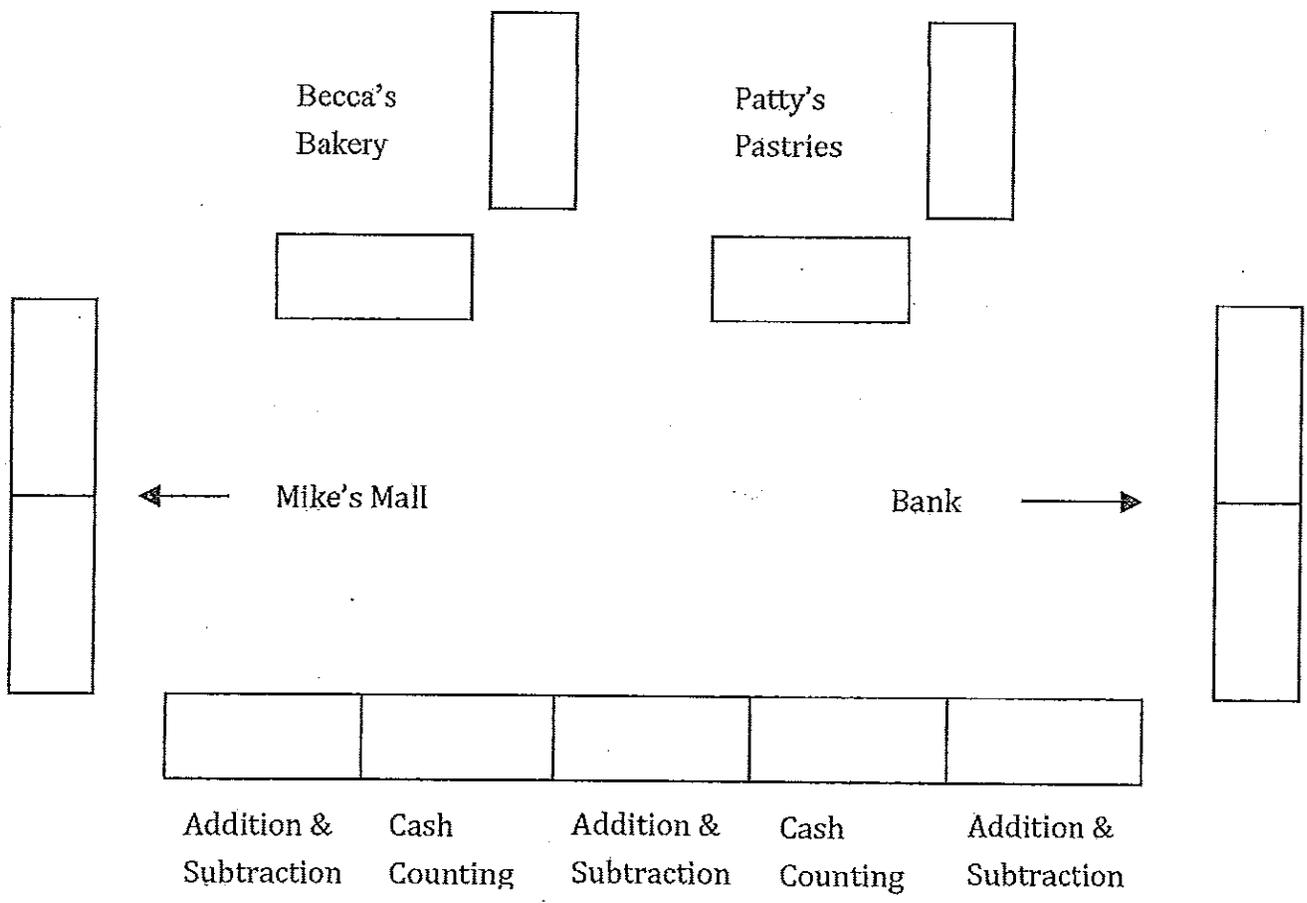
Placement of the mini-economy

DECA members ran each mini-economy station

- We talked to the athletic director, and he allowed us to use one of our school's gyms in our school to hold our mini-economy, which required more space than a classroom.
- Gathered supplies, moved the tables and chairs, and stationed DECA members at each table to play the roles of business managers, bankers, and cashiers.

Mini-economy floor plan

Before we the mini-economy could happen, we knew we needed to layout floor plan and decide how it would look before we could find a place to have it, so we sketched out the layout by seeing how many tables and chairs we needed for each station in the mini economy



We then decided what each of the stations would entail. We knew they needed to learn specific things, so made each station specific to those learning objectives

We talked to the school's athletic director, Mr. Gravitt, to get one of our school gyms reserved for Monday December 9, 2013. To supply all the tables and chairs we needed, our principal allowed us to use some extras from around the school. Most importantly, it took many DECA members to research jobs and wages for the students, set up the tables and chairs, and then to fill the mini-economy's positions as bankers, cashiers, and business owners. Most of those DECA members had competed in DECA competitions, and they knew how truly important this project was. Working with special education students is not for everyone, and we used some of our most dedicated DECA members for this task, for they needed the patience and dedication to do the job correctly. Manning the mini-economy with live people was the final piece to the puzzle. Our mini-economy was a huge success.

This is an example of one of the subtraction problems at one of the mini-economy stations.

$$\begin{array}{r} 8.42 \\ - 6.50 \\ \hline 1.92 \end{array}$$



As students entered the gymnasium to participate in the mini-economy, each one received a blank check. With that blank check the students picked a starting job to work at. Once

We then decided what each of the stations would entail. We knew they needed to learn specific things, so made each station specific to those learning objectives

We talked to the school's athletic director, Mr. Gravitt, to get one of our school gyms reserved for Monday December 9, 2013. To supply all the tables and chairs we needed, our principal allowed us to use some extras from around the school. Most importantly, it took many DECA members to research jobs and wages for the students, set up the tables and chairs, and then to fill the mini-economy's positions as bankers, cashiers, and business owners. Most of those DECA members had competed in DECA competitions, and they knew how truly important this project was. Working with special education students is not for everyone, and we used some of our most dedicated DECA members for this task, for they needed the patience and dedication to do the job correctly. Manning the mini-economy with live people was the final piece to the puzzle. Our mini-economy was a huge success.

This is an example of one of the subtraction problems at one of the mini-economy stations.

$$\begin{array}{r} 8.42 \\ - 6.50 \\ \hline 1.92 \end{array}$$



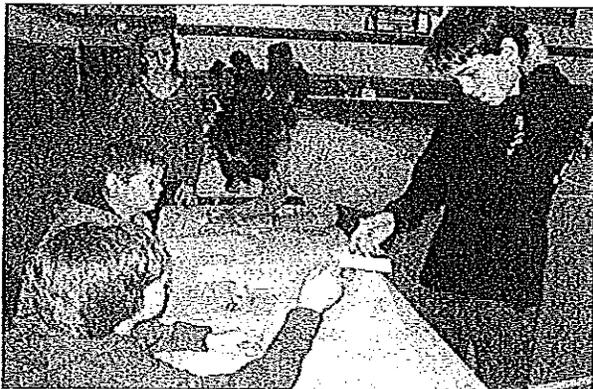
As students entered the gymnasium to participate in the mini-economy, each one received a blank check. With that blank check the students picked a starting job to work at. Once

they completed the first job they went to the other four. When they were at their last job, the students filled out their check for \$20, when they completed it they went to the bank. With the students having a job title it helped them understand that they have to work for money and that everything will not be handed to them.

The students' first stop in our mini-economy was the bank, which taught them how to cash their check. They learned that when they tried to cash it, they would only be given their money if the check is endorsed correctly. With cash and personal checks in hand, the students moved on to shopping.

The rest of the mini-economy consisted of stores that would be in a typical mall. Purchasing products at those stores showed students how to manage their money, count their change, and comparison shop. Before we implemented our mini-economy, we gave all the students a pre-test, and they all struggled with addition and subtraction of money. Visiting the stores in the mini-economy taught them how to pay for items by counting their money and also counting the change to make sure they give the correct amount of money to the cashiers and then receive the correct amount back. This feature of our project was very important to the special education teachers because they are afraid that the students will be taken advantage of after they leave home and school, and they had warned us that counting money was a weakness for most of their students.

As the students moved from station to station, the students paid for products in cash.



Along the way, they subtracted their payments at each station from their total wages for the week and kept a running budget. In addition to counting money, filling out checks, and recording their payments. All of the students

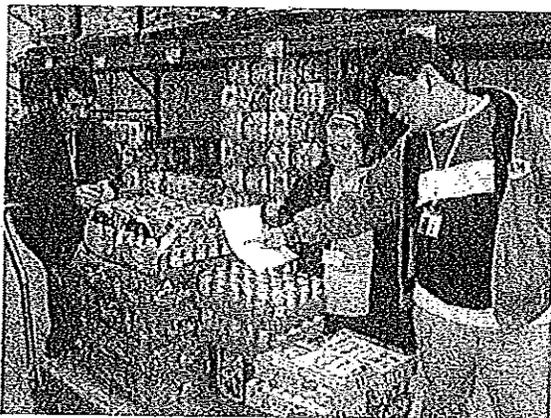
practiced filling out checks in their special education class leading up participating in the mini-economy, but none of them had fully mastered the concept. Having them fill the check out in the mini-economy helped them remember how to do it, compared to just having an example on paper in class and copying it.

The restaurant turned out to be one of the most important businesses in the mini-economy because we gave the students two restaurants with the exact same menu: Becca's Bakery and Patty's Pastries. Becca's Bakery had lower prices for the food they were serving, and Patty's Pastries



had higher prices. We did this because on the students' pre-test many of them said they would go to stores with higher prices. After the pre-test, we interviewed the students and found out that they believed that higher prices were better than low prices because higher prices meant better products. This situation is a good example of the misunderstanding that can happen when schools do not provide hand-on, real-world experiences.

Shopping for the school store



After having the students participate in the mini-economy in South Forsyth's gymnasium, it was time to take our financial friends' new skills to the real world. The special education students went to Sam's Club once a week during January to buy the supplies needed in bulk for our school

store. Also, they worked in the school store as cashiers. These activities were crucial steps toward the special education students' independence.

One of the most rewarding parts of this project was seeing the special education students in a real store, with real transactions, and interacting with real people. Based on our research during the planning phase of this project and our personal observations, providing hands-



on experiences was the most valuable thing we could have done for our fellow students. Some of the reasons students didn't remember things they did in class, was because they didn't use those skills in the real world.

This part of our project gave the students a chance to get the real feeling of what it's like to work in the real world. They were able to handle real money, make change with the money, and see what it is actually like when they have to buy an item and be smart about handling money. It also helps them interact with the customers and cashiers. If the students happen to make a mistake in these practice situations, we made sure they realized their mistake, so when they go out on their own they hopefully won't make the mistake again.

Classroom activities

Another idea we had to teach the students was to actually go into the classroom itself and teach them. To start this activity off, we gave the students a pre-test that dealt with taxes, multiplication, and percentages. Once we received the results of the pre-test, we saw what the students needed help with.

The activities we did with the students was just going over, and teaching them the steps of how to work out the problem they got wrong. We pulled the students out one at a time to work with them individually on the criteria they didn't understand. We decided to try this method

because the teacher told us that have never worked with the student one-on-one. After teaching them with the one-on-one method, we went back again with them individually to see if the method proved to work and if they remembered what we taught them. The method proved to be effective. After teaching them individually we went back to the classroom and reviewed with them as a whole class before they took the final test. We did this because it had been several weeks since we had worked with them on this, and normally if they used this out in real life they wouldn't go that long without seeing this in the world.

IV. EVALUATION AND RECOMMENDATIONS

A. Evaluation of campaign

Our DECA chapter learned how important it is to have patience with the people when promoting a challenging topic like financial literacy. Whether talking about the general population of students, special education students, or just people who need financial literacy help in general, our DECA members used patience and a plan that was very targeted and focused to *Make It Count!* While money management skill and financial literacy may seem like common sense to some, it is very difficult for others. We are very proud of the fact that we helped a special group of students in South Forsyth, for whom financial literacy used to be just a worksheet and a set of math problems in class. We made financial literacy come to life for the students, so that it is not such a foreign concept. According to the special education students themselves, they don't get frustrated when applying financial literacy concepts.

As we went back several weeks after doing the mini-economy, we noticed that quite a few students showed improvement. The students were subtracting faster, making change quicker, calculating how much money a cashier should give back, and understanding the concept of multiplication when computing taxes.

Here is an example of a problem the students saw multiple times, throughout the process of us working with them.

Handwritten student work showing a multiplication problem: $7.25 \times 9 = 65.25$. The numbers are written in pencil on lined paper.

If you make \$7.25 an hour and you work for 9 hours, how much money do you make?

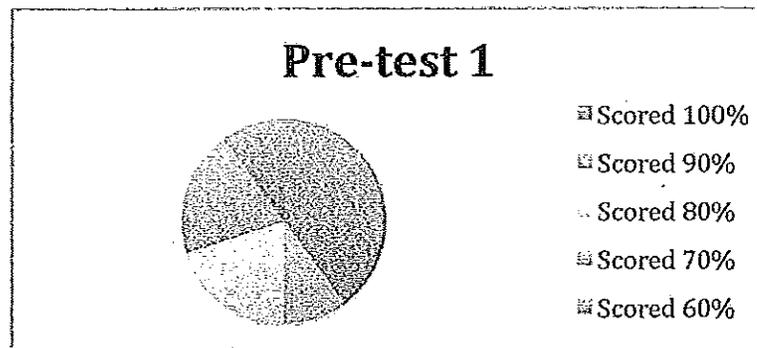
As you can see, they grasp the fact that you need to multiply 7.25 times 9 instead of adding or subtracting, when the special education teachers had not been able to reach this goal before the mini-economy. At first, the students questioned multiplying and wanted to add or subtract, but after thinking it through and with just little hands-on/real-world practice, they realized that adding or subtracting wouldn't work and that they had to multiply. By giving them the experience, our DECA chapter helped them know how to compute their income per day. As a result of knowing how much they make per day, they can figure out how much they will make by the end of the week, month, year, etc. This way, South Forsyth's special education students will have the ability to be smarter about the financial decisions they make.

Then, we took the last step of the mini-economy with the students: taking the post-test. This test was the exact same one we gave them several weeks before participating in the mini-economy. When we compared to the scores from the pre-test to the scores from the post-test, we saw a huge improvement in the grades. We saw a minimum 20% increase in the students' grades when they took the test for the second time.

Mini-economy tests

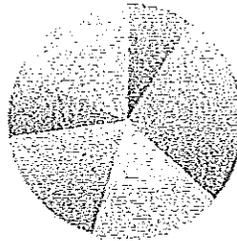
One thing that we noticed immediately when reviewing the results of the post-test from the mini-economy, was the student's capability to subtract. While the students were taking the post-test, we talked to the special education teachers about what we hoped they would have

learned during the project. Subtraction came up in the discussion, and we were told that the students weren't comfortable doing subtraction problems until they went to the mini-economy. Before, they were not familiar with all the steps to do the problem correctly, as they normally use a calculator for the more challenging subtraction problems. Even though some of the students didn't get all of the subtraction completely right on the test, they were so close it was unbelievable. Several of them were only .10 off of the correct answer. It showed us that they clearly had an understanding of what they were doing for subtraction, and they only made minor mistakes. We went back with the few students that did miss some questions and had them redo the problems, and every single student caught their mistake when they worked through the problems again.



The pre-test 1 graph shows the results of first pre-test that we gave the special education students, which was too easy, and on the pre-test 2 graph, the results proved that it was much more challenging. As you can see, just a small percentage failed the first pre-test. But, in the second pre-test a larger percentage failed, and the second test showed us what needed to be learned during the mini-economy.

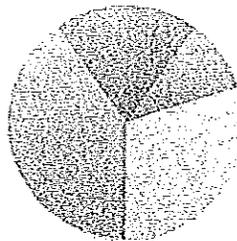
Pre-test 2



- Scored 90%
- Scored 80%
- Scored 70%
- Scored 60%
- Scored 50%
- Scored 40% or lower

The post-test grades for the mini-economy definitely increased as only 10% failed. Ninety percent of the students passed: several with flying colors.

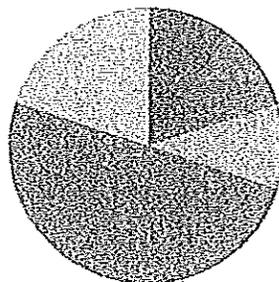
Post-test



- Scored 100%
- Scored 90%
- Scored 80%
- Scored 70%
- Scored 60% or lower

Classroom activity tests

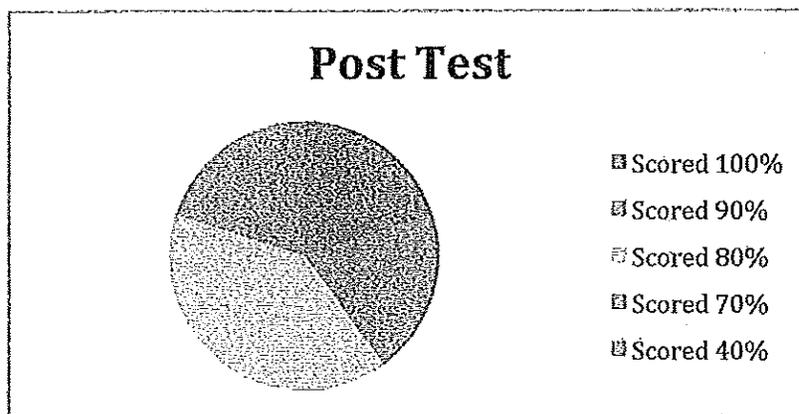
Pre-test



- Scored 80%
- Scored 70%
- Scored 40%
- Scored 30%
- Scored 20%
- Scored 10%

In the pre-test for the classroom activities, 80% of the students failed. This was expected due to the new concept that was in the test about taxes and merchandise sales. These problems dealt with percentages, and the majority of the students had a hard time comprehending them. By seeing the failing scores, we knew we had something to work with.

After working with the students, teaching them one-on-one, we gave them the post-test for the classroom activities. The scores we received from the test were unbelievable. We had 10% of the students fail, and the rest pass with astonishing grades.



B. Recommendations for additional new activity(ies) for future campaigns

Our DECA members and the school's special education teachers made a few suggestions at the end of the project. A recommendation for a new activity would be to work with each student individually and work on his or her own needs instead of focusing on the entire special education students as a group. For example, one student may need more help in one area than the other. One student may understand how to add amounts really well, but another student isn't so great with adding. If you make all your students practice adding, some of them may already know how to do it and you may be wasting your time on them when they could be learning

something else. Another recommendation would be to expand the mini-economy. When our chapter thought about it, repetition in school is a key to remembering and learning something. So we shouldn't teach them for a day and expect them to remember it, because honestly, most people don't learn that way and we shouldn't expect special education students to do so?

Also, when we work with special education students in the future, we will remember how important it is to have a passion to work with them. You really have to want to be with them, not just be there because that's what your project is about or because it makes yourself look good. These students don't ever get the treatment that regular education students get on a daily basis. The majority of them won't have the chance to get a high-level management job, and some will never even live independently. We asked each of them what their dream job was, and some answered with the typical teacher or fireman answer. Then there were some that wanted to be a librarian, a mechanic, work at a grocery store, or be a pilot. These kids have real aspirations to be just like everybody else. They may have disabilities, but they are still just normal teenagers. We could tell from seeing how social and high-spirited they were when learning in the mini-economy and shopping at Sam's Club that they really enjoy what they were doing. While some of the goals and dreams of a few of the special education students might not come true, we are confident that this project helped them have the chance to achieve them. Hopefully, with help, they will have the opportunity to try.

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VI. APPENDIX

First posttest

1025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

SIGNATURE _____

⑆0000000000⑆ ⑆0000000000⑆ 1025

1. Fill in the check using the following information:
You go to Subway on November 18th, 2013. You buy a sub for \$5. You also get chips for \$2.25 and a large drink for \$3. Your total is \$10.25. (Do your best to fill in the check!)
- 2.



How much money is this?

- a. \$0.47
- b. \$0.78
- c. \$1.00

3. If you get paid \$7.50 an hour and you work for 7 hours, how much money do you get paid?
- a. \$52.50
 - b. \$37.25
 - c. \$84.50
4. If you buy a computer for \$230, a computer case for \$25.50 and a mouse for \$15.75 and you give the cashier \$300. How much money should the cashier give you back?
- a. \$28.75
 - b. \$29.00
 - c. \$25.50
5. At Wal-Mart a radio is \$49.99 and at Best Buys the same radio is \$55.99. Where should you go to buy the radio?
- a. Best buys
 - b. Wal-Mart
6. If you have \$100 dollars and your boss gives you \$130 how much money do you have?
- a. \$100
 - b. \$30
 - c. \$230
7. If you have \$40.35 in the bank and you deposit another \$75.50, how much money do you have in the bank?
- a. \$115.85
 - b. \$100
 - c. \$110.35
8. Add these numbers together. (DON'T USE YOUR CALCULATOR)
- $$\begin{array}{r} 45.50 \\ + 27.42 \\ \hline \end{array}$$

Answer: _____

9. Subtract these numbers. (DON'T USE YOUR CALCULATOR)

$$\begin{array}{r} 45.50 \\ -27.42 \\ \hline \end{array}$$

Answer: _____

10. When you're balancing your checkbook, do you put the checks in order by date or in random order?
- in random order
 - in order by date

Second posttest

- Do you know how much tax is?
 - .14% of an amount
 - .07% of an amount
 - .09% of an amount
- If you have an item that's \$20.00 and it is 50% off, how much would the item be now? (not including tax)
 - \$15.00
 - \$17.00
 - \$10.00
- If you worked for 8 hours and got paid \$7.25 an hour, how much money would you earn at the end of the day?
 - \$60.00
 - \$57.00
 - \$58.00

4. If you have an item that's \$30.00 and it is 25% off, how much would the item be now?
(not including tax)
- a. \$22.50
 - b. \$23.00
 - c. \$22.00
5. If you have an item that \$40.00 and it is 75% off, how much would the item be now? (not including tax)
- a. \$13.00
 - b. \$10.00
 - c. \$11.00
6. If you work for 7 hours and are paid a salary of \$8.50 an hour, what would you get paid at the end of the day?
- a. \$59.50
 - b. \$60.00
 - c. \$59.00
7. 68.72
 -34.28
- a. 34.44
 - b. 35.44
 - c. 32.45
8. If you have an item that's \$50.00 and it's 25% off, how much is the item?
- a. \$38.25
 - b. \$40.00
 - c. \$37.50

9. 108.34

-49.40

- a. \$59.50
- b. \$60.00
- d. \$59.00

10. If you worked for 6 hours and got paid \$12.25 an hour, what would you get paid at the end of the day?

- a. \$73.50
- b. \$72.40
- c. \$73.60

2013 INTERNATIONAL CAREER DEVELOPMENT CONFERENCE

WRITTEN EVENT WINNERS



FINANCIAL LITERACY PROMOTION PROJECT

1st Place

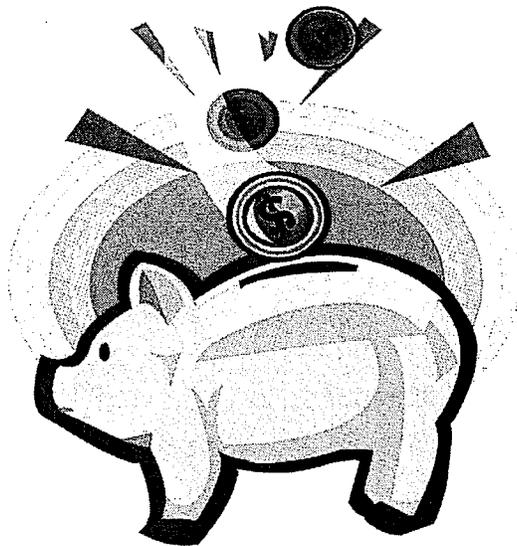
Chelsea Collins
Sarah Contreras
Rebecka Smith

Mexia High School, TX



“CASH, COINS AND KIDS: MAKING FINANCE FUN!”

Financial Literacy Promotion Plan Chapter Project



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Mexia High School
1120 N. Ross Avenue
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**Chelsea Collins
Sarah Contreras
Rebecka Smith**

April 25, 2013

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I. EXECUTIVE SUMMARY

"Parents often shelter their kids from grown-up realities about money. But in our attempts to protect them from "real world" truths, we can fail to teach them about money at all."
~Dave Ramsey, Financial Literacy Advocate and Author

In nearly every news media from television to newspapers to the internet, we read about the rise of bankruptcies, home foreclosures and other financial disasters in our society. In our own hometown, the average family income is well below the national and state average, even though our town has a vibrant retail environment. Our own school's "Economically Disadvantaged" rate is over 68%.

As teenagers, we realize our DECA chapter members cannot immediately change these figures or facts, we determined we COULD make an impact for the future. Our past financial literacy projects have targeted the graduating high school seniors. Although excellent campaigns, this year we elected to target a younger market: the children at our elementary school, grades Kindergarten-3rd.

According to the NFEC (National Financial Educators Council) children should be taught about money as soon as they are able to count, which is typically around 2 years old. The NFEC further states that ages 8-14 are critical in the development of a child's financial behavior.

With this information, as well as our own expertise and experience in dealing with children, we decided to make "**Cash, Coins and Kids-Making Finance Fun**" our Financial Literacy Promotion Project this year. As we met with the elementary school staff, our proposal was greeted with great enthusiasm. We learned that the younger students often respond better to high school students. Also, if we could develop money learning activities that would incorporate math skills that might help with the students' state math scores.

RATIONALE FOR THE "CASH, COINS, AND KIDS-MAKING FINANCE FUN" PROJECT:

1. Low income status and need for higher math scores at the elementary school level
2. Project chairman's experience, training and talent working with young children
3. DECA chapter member interest, involvement and commitment to project

To begin our project, we conducted research on how to teach financial literacy to young children, such as which concepts are appropriate to different age groups. After determining which topics to address, we researched various games and activities that could be adapted to our project. Once we established our activities, we set up committees with our DECA chapter to organize the activities. Committees were responsible for conducting the activities, as well as securing the materials and equipment needed.

Our DECA members held weekly "lessons" at the elementary school using games such as "Rob the Bank", "Money Match", and "Count the Cash". In addition, we sponsored a poster contest and made take home activity booklets for each child.

The project succeeded beyond our expectations. The children's budgeting and money skills have greatly improved. Teachers report an increase in math interest and understanding in the classroom. The word of our project has spread so quickly that we have been asked to come to the intermediate campus to expand the project!

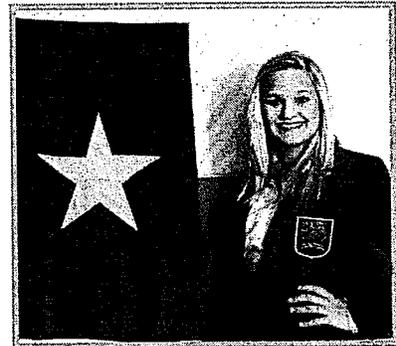
This spring we plan to expand our "*Cash, Coins, and Kids: Making Finance Fun*" project to include the issue of identity theft and the concept of sharing or "giving back." The children targeted through our project may be the generation that brings our society back to a stronger and healthier economy.



II. INTRODUCTION

A. DESCRIPTION OF THE LOCAL DECA CHAPTER

The Mexia High School DECA chapter is very active at the high school. As a DECA chapter, we hold many different activities throughout the year to promote entrepreneurship, leadership and character development. DECA is one of the larger organizations on our campus. In fifteen years Mexia DECA has grown from eleven members to this year's seventy-five members. During this fifteen-year time span, Mexia DECA is proud to have fifteen district officers and four state officers elected. The current Texas DECA state president is Mexia senior Kate Hogan.



Marketing classes are taught by advisor Wendy Simmons, who was the Marketing Educators of Texas state president in 2007-2008, and received the ACTE (Association for Career and Technical Education) Southwest Marketing Educator of the Year award in 2007. Marketing classes offered include Marketing Dynamics, Principles of Marketing, Marketing Management, Fashion Marketing, Travel and Tourism, Hospitality Marketing, and Sports Marketing.

Mexia DECA's success extends beyond that of leadership. In the past five years alone, Mexia DECA is proud to have over fifty district winners and thirty-five state winners among the ranks! In addition to having tremendous success in competitions, Mexia DECA members participate in many community service and marketing projects. As our DECA chapter must fund competition and travel expenses, the members are busy all year holding various fundraisers. Mexia DECA members are always seeking new and creative ways to raise funds as well as utilize marketing strategies. This year is no exception!



2012 Mexia DECA Activities:

<p>"Cash, Coins and Kids: Making Finance Fun!" Financial Literacy Promotion (September 2012)</p>	<p>Campaign focused on teaching money skills to children K-3rd grades; Weekly activities organized and conducted by DECA members illustrated financial concepts in a fun and active manner.</p>
<p>District Leadership Conference (October 2012)</p>	<p>In October District 5 DECA holds its annual fall leadership conference. This year Mexia DECA's six officers that attended the conference held at the Cedar Park YMCA. The officer team attended workshops and sessions which furthered their knowledge on competitions and developed their leadership skills. The officers also enjoyed the team building and the bonding with the other chapters in District 5.</p>
<p>"Show You Care-Build A Bear" Community Service Project (August 2012-February 2013)</p>	<p>The Texas DECA community service project was the brainstorm of our state president and Mexia DECA member Kate Hogan. Chapters are encouraged to "Build a Bear" through the popular retail establishment for donating to children with critical and /or terminal illnesses and for those in long term foster care. Our DECA members took this challenge to the next level and arranged for a record number of bears to be donated from our chapter, individual members and even other organizations in our school.</p>
<p>Volleyball/Debate Concessions (August 2012-October 2012)</p>	<p>Each fall Mexia DECA has the opportunity to operate concession stands at the home volleyball games and debate tournaments. We sell items such as popcorn, hotdogs, ice cold drinks, nachos, and various candy bars. Although the concessions project demands a lot of time and effort, it provides funds to assist our expenses.</p>
<p>"Defend the True Defenders" Public Relations Campaign (August 2012-February 2013)</p>	<p>Due to a decrease in enrollment and community perception that our school was a dangerous or unsafe environment, our DECA chapter decided to launch a public relations campaign. The campaign promotes Mexia's schools and especially our high school. Our members had the opportunity to work with various local media as well as make commercials that aired on YouTube.</p>
<p>International DECA Month (November 2012)</p>	<p>This year, instead of just DECA week, we had the privilege to promote "International DECA month!" Activities included: Posters throughout the school Community entrepreneurs as guest speakers DECA members wore DECA polo shirts every Wednesday Scavenger hunts for hidden DECA diamond logo each week Dress for Success Day Proclamation by Mayor</p>
<p>Holiday Fair (December 2012)</p>	<p>Holiday Fair is our main fundraising event of the year. It is a three day event held in December at the elementary and intermediate schools. Each DECA member helps set up and run the holiday fair at both schools. The elementary and intermediate students shopped at our "Holiday Fair" during their P.E. classes looking for Christmas presents for their parents, grandparents, siblings, teachers, and friends. Our DECA members assisted the children in one-on-one shopping, teaching them how to budget their money correctly. This event teaches children that giving is better than receiving; it also begins to teach proper ways to use money.</p>
<p>Community Christmas Tree (December 2012)</p>	<p>To promote community spirit, Mexia DECA spearheaded efforts to reinstate a community Christmas tree. With the city's cooperation, we organized homemade decorations from all the schools and decorated the 15-foot tree for the enjoyment of our community.</p>



As we began 2013, Mexia DECA had many other activities planned. Although our members faced end-of-course and college entrance tests, state standardized tests, scholarship interviews, and college applications; we still had the following activities to keep our chapter involved and active this spring:

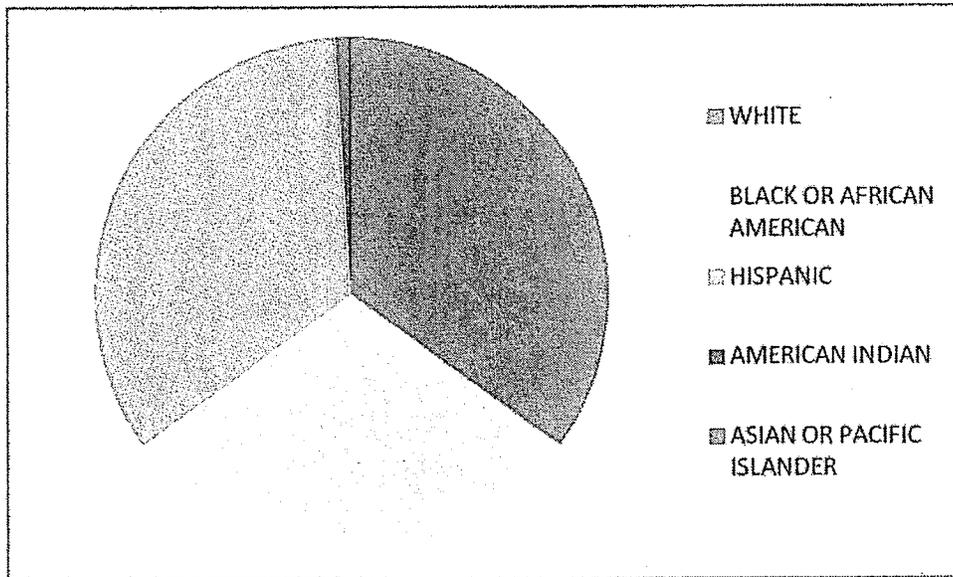
<p>"DECA Dippers" (February 2013)</p>	<p>This is our annual Valentine project. Members take orders for chocolate covered strawberries. On Valentine's day we wash over 200 pounds of fresh strawberries, dip them in milk and dark chocolate, drizzle them in white chocolate, package them in gift boxes and deliver to customers throughout the community. This has become a popular tradition. People call our advisor the first week of February to reserve their orders.</p>
<p>"How to Be Socially Savvy in All Situations" Seminar (February 2013)</p>	<p>Mexia DECA is honored to host etiquette expert and author Joy Weaver of Protocol Enterprises. Mrs. Weaver is scheduled to present a day-long seminar at Mexia High School in February. Mrs. Weaver specializes in customer service and corporate/social etiquette training. Mrs. Weaver develops and teaches programs that lead to business and social success. She conducts classes for major corporations, non-profit and civic organizations. In addition to her regular segments on ABC's "Good Morning Texas" and "NBC5!", Ms. Weaver is nationally published and appears regularly to discuss etiquette issues on numerous television and radio shows. Ms Weaver has also been featured nationally on ABC's "The View," and "The Early Show", "Family Net", in the Associated Press, <i>Southern Living Magazine</i>, and <i>USA Today</i>.</p>
<p>"Road to Success" Preparation Event (March 2013-April 2013)</p>	<p>We host an all day event on Saturday to prepare our members for competition as well as for scholarship interviews. The event is open to all DECA members as well as graduating high school seniors. Participants dress in business attire to conduct interviews and presentations. Volunteer community leaders and former DECA members critique the students on their dress, manners, grammar and more. The rotating schedule allows students to interview multiple times, thus receiving excellent feedback and increasing confidence. DECA underclassmen act as hosts by serving refreshments and ensuring smooth transitions throughout the day.</p>
<p>"DECAdent Desserts" (April 2013)</p>	<p>Another popular fundraiser is this "pre bake sale". Several years ago, our members held a bake sale in front of the local Wal-Mart. After several hours we sold less than \$100.00 in baked goods. We have decided to take orders for desserts from a preset menu. Once we take orders, our members gather in the school kitchen lab and bake cakes from scratch. We bake only what is ordered, we have more teamwork participation and we make much more money. Last year we realized a net profit of over \$1000.00. Our goal for this year is \$1200.00</p>



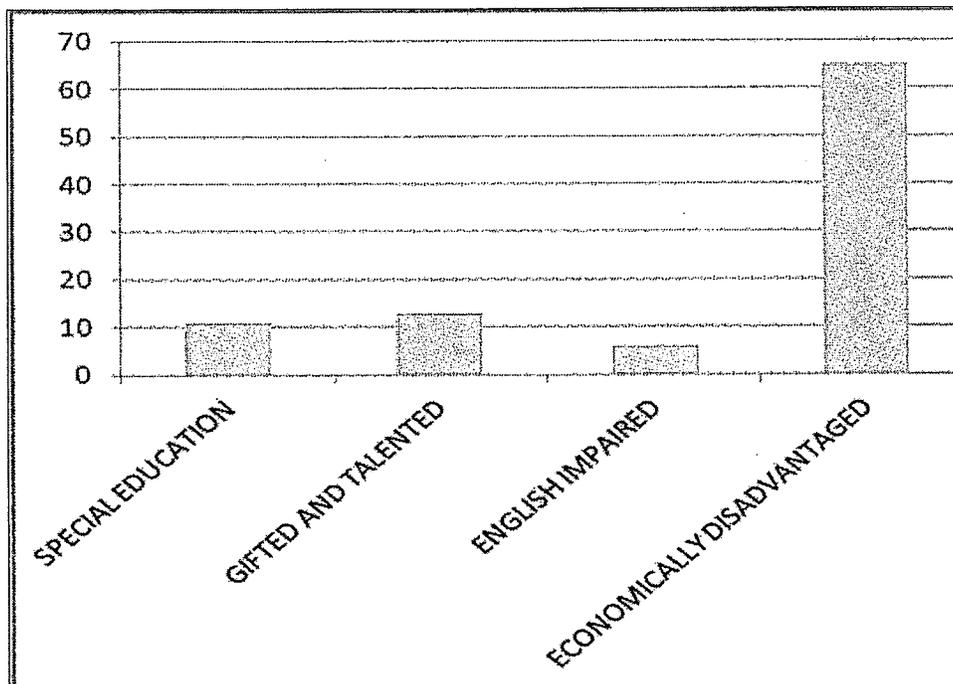
B. DESCRIPTION OF THE SCHOOL AND COMMUNITY

Mexia High School

Mexia High School's population reflects the diversity of our community. According to the Texas Education Agency the following illustrates our school's ethnic makeup:



Other student subgroups (by %)



Mexia is classified as a "AAA" high school. According to the most recent UIL constitution, AAA schools have an enrollment of 479-979 students. Our high school consists of 148 freshmen, 118 sophomores, 142 juniors, and 116 seniors for the 2012-2013 school year. Total enrollment equals 524 students.

Mexia High School provides many different organizations, activities, and sports to accommodate students' interests. Organizations offered at Mexia are DECA, FFA, and National Honor Society. Activities include Spanish Club, One Act Play, Blackcat Marching Band, Cheerleading, HEROES (our high school community service group), The Prowl Newspaper Staff, National Art Honor Society and Student Council. The athletic department provides football, basketball, soccer, golf, tennis, baseball, softball, power lifting, track, and volleyball. Mexia High School boasts two state basketball championships and two state golf championships. This year our boys' and girls' basketball teams are ranked in the top twenty in the state AAA division. One of the members of the Mexia power lifting team has won first place in her events at each tournament so far this year, and she is a member of DECA! As one can see, Mexia offers many opportunities for extracurricular involvement.

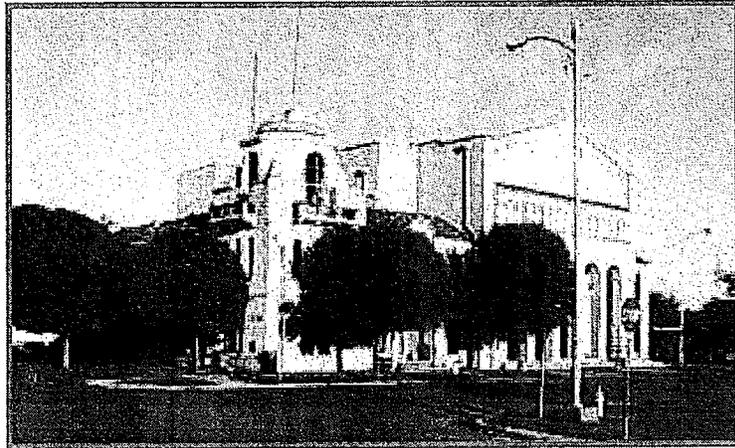


While the sports and extracurricular activities are very popular, the school's main focus is academics. Our high school offers outstanding academic opportunities to its students. The English, math, and social studies departments offer challenging concurrent and dual credit college courses. Many are offered on the high school campus. For a small school, Mexia High School offers a variety of interesting electives including photography, journalism, sports medicine, several theater classes, metal trades, a variety of agriculture, and computer classes,



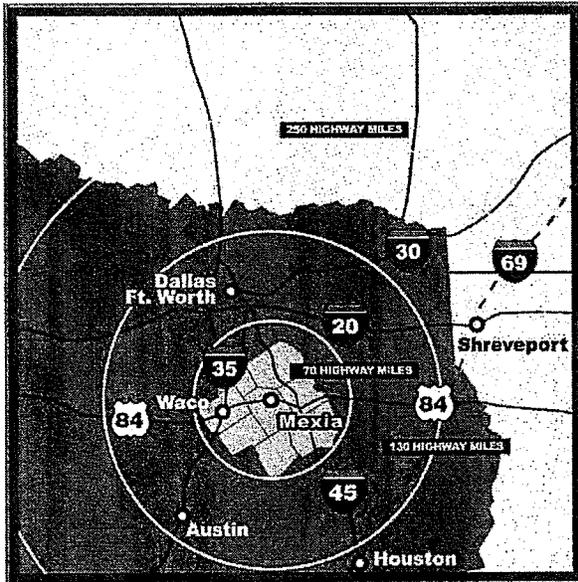
including Business Information Multi Media I and II, and digital media. As described earlier, our marketing department offers a variety of exciting courses also.

The City of Mexia and Community



Mexia City Hall and Convention Center

Mexia is a small town located in Central Texas, consisting of approximately 7,000



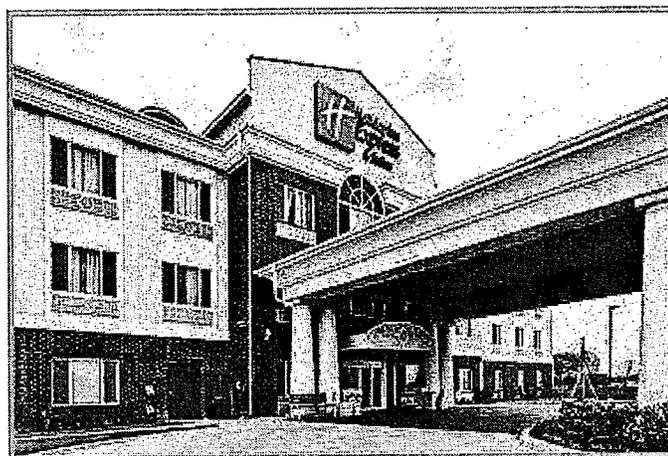
people. It sits between two major interstates, IH 35 and IH 45. Mexia also contains the intersections of US Highway 84 and state highways 171 and 14. Mexia is approximately one hundred and forty miles northeast of the state capital, Austin, and is one hundred miles southeast of Dallas. Due to its central location and highways running through as described

above, Mexia has a large amount of traffic compared to a town of similar size.

Although small, Mexia is the largest city in the Limestone County area. Our town has a retail environment that supplies the surrounding towns of Groesbeck, Teague, Wortham, Fairfield, Coolidge, and Tehuacana with their shopping needs. Recent additions of Best Western Hotel, Holiday Inn Express Hotel, Pizza Hut/ Wing Street, and a CVS pharmacy, ensure that



Mexia continues to draw more consumers than most towns its size. In addition, Mexia's Wal-Mart is one of the largest in Texas and consistently ranks in the top sales nationally. According to the city sales tax receipts, Mexia has retail sales nearly triple the average for a town of comparable population. (Mexia Economic Development Corporation)



Mexia has an interesting historical background. Mexia is named after the Mexican general Jose Antonio Mexia. In 1920, Mexia was a small town with a population around 3,500.

In 1922, the town exploded into a boomtown with a population of nearly 35,000 when a large deposit of oil was discovered by Mexia Gas and Oil Company. In the mid 1920's, the population decreased to approximately 10,000 people as the Great Depression caused people to leave for better



opportunities. In the 1930's the population decreased to about 6,500 people and remained at that number until the past few years. The population of Mexia is currently listed to be 7,300.

The largest employer in Mexia, Texas is the "Mexia State Supported Living Center." The center was formerly a prisoner-of-war-camp during World War II. The prisoners were treated so well, that the surviving prisoners and their families returned frequently to visit former guards, and recall their experiences fondly. The facility is now part of the Texas Mental Health and Mental Retardation Department. Residents of the facility may have severe mental and/or behavior problems. At this center these residents receive loving care, professional therapy and



counseling. Other major employers in the area are the Mexia Independent School District, Parkview Regional Hospital, Lide Tank Industries, and Swarco (a division of Swarovski crystal). Other major industries in Mexia are agriculturally based.

III. MANAGEMENT OF ACTIVITY(IES) TARGETED AT OUTSIDE

AUDIENCE

A. PURPOSE OF ACTIVITY(IES)

Our target market was the local elementary school. Our DECA chapter's previous Financial Literacy Promotion Projects were targeted to our graduating seniors. Although those projects were very successful, our team wanted a challenge and go in a different direction. We had three reasons that motivated us to target the elementary school students:

<p>1. NEED FOR FINANCIAL LITERACY BASED ON POPULATION AND TEST SCORES</p>	<p>As the Mexia school's student population falls into nearly 79% economically disadvantaged, financial understanding is a vital concern. This concern, combined with low math scores, makes financial literacy education a must! At the beginning of the year our DECA chapter was asked to help tutor struggling students with math. We proposed, in addition to tutoring struggling students, organizing learning activities involving money to all the students. This would reinforce math skills as well. We determined that by working with the elementary school students, their math skills might improve. The elementary school teachers encouraged us and were very excited when we initially met with them to present our idea.</p>
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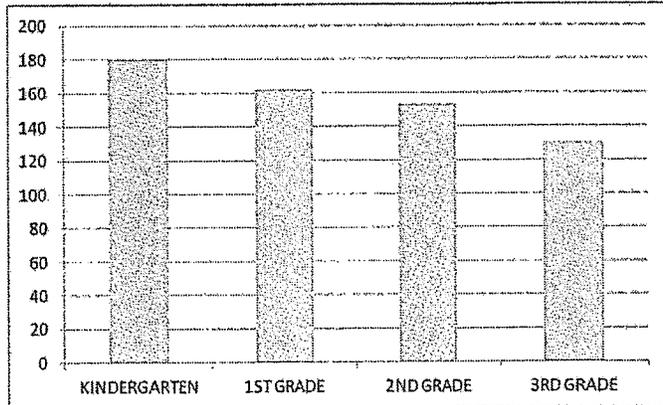
<p>2. PROJECT CHAIRPERSONS' EXPERIENCE AND TRAINING</p>	<p>The three Financial Literacy Promotion Project leaders this year are employed by the First Methodist Preschool. We love children! Through our work at the preschool, we have a great deal of experience as well as training in working with young children. We felt our backgrounds, knowledge, experiences and personalities could be put to best use if we targeted younger children for this project.</p>
<p>3. DECA MEMBER RESPONSE AND INVOLVEMENT</p>	<p>Previous DECA members who conducted the former projects (they are all in college now) told us that it was often difficult to recruit other members to help promote financial literacy to fellow classmates. A Bible verse in Luke mentions "No prophet or teacher is honored in his hometown." This concept applied to this situation according to these former DECA members. "It's hard for your peers to take your lessons seriously" one told us. When we met with our DECA chapter to discuss the project, nearly everyone wanted to help with the project if we went to the elementary school. More DECA members offered to participate to help if we targeted our elementary school students. Knowing we needed help and wanting to involve as many members as possible made our decision to target the elementary school final.</p>

Our DECA chapter agreed that "Cash, Coins and Kids: Making Finance Fun" would take a lot of planning and work. However, it will be worth all our efforts to help the young children learn about money and improve their math skills.



Our target audience according to the enrollment data as of January 7, 2013:

- Kindergarten= 180 students
- 1st grade= 162 students
- 2nd grade= 153 students
- 3rd grade= 130 students



For each grade we were mindful that some activities needed to be

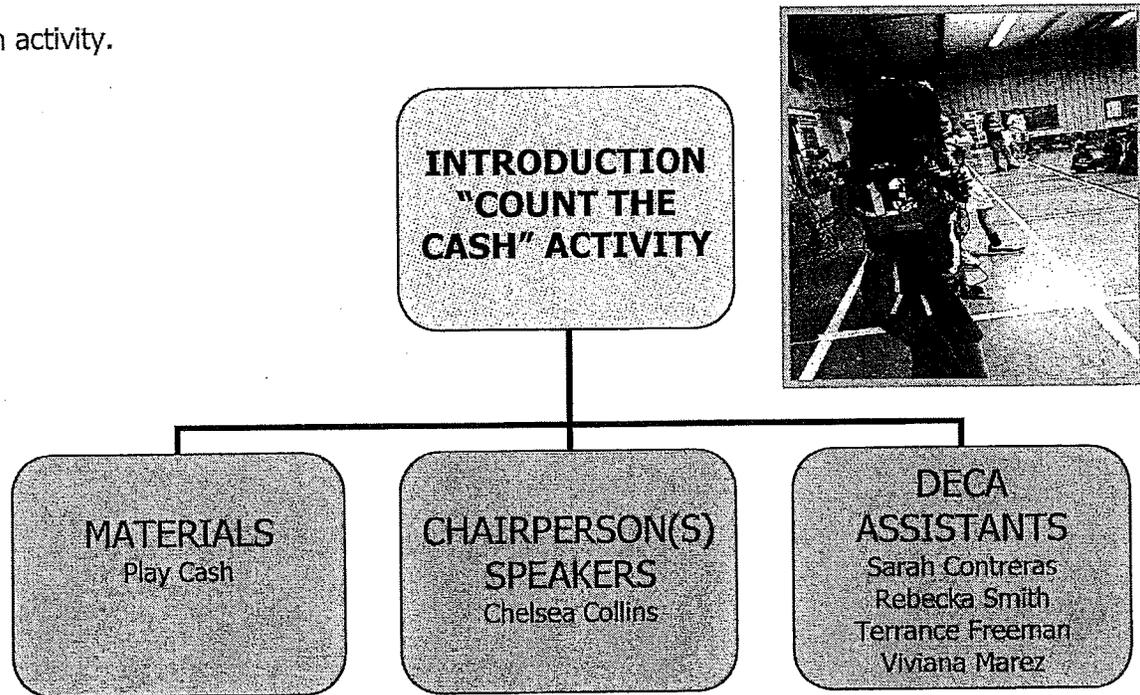
adapted to match the TEKS and skills they were learning that year. We realized that what the kids learn math-wise in Kindergarten classes is quite different from what they learn in 3rd grade classes.

B. PLANNING AND ORGANIZATION OF ACTIVITY(IES)

After doing research on what we should teach the children and how to teach it, we met with our DECA advisor and came to the conclusion on what games would work and the best age to target. We decided to do the activities on Fridays during the children's Physical Education (P.E.) classes. We made sure we incorporated some kind of physical activity while teaching them how to be financially literate. To help guide us on what to concentrate on we researched Dave Ramsey's advice on how to teach children to be financially literate. Throughout all Mr. Ramsey's articles there were many excellent ideas and points for us from which to choose and then on which to focus. We took some of his concepts and applied our own creative twists for game-like activities. The next step we took was finding artificial play money so the children could have a "hands on" experience with our various games and activities. As we developed and organized the activities, we set up committees within the DECA chapter to implement the activities and gather needed materials.



The following charts illustrate the activities, DECA member responsibilities, and summary of each activity.



Summary of Activity: We first introduced ourselves and told the children about our project on "Making Money FUN!" We then passed out our artificial play money and timed children on counting cash and telling us the total amount. The first person in each group to tell us was rewarded with a fun pencil or eraser. The children became



competitive and excited. This set the tone for future activities. We captured their interest and they looked forward to our next visit.



**"MONEY
MATCH"
(VERY HIGH
ENERGY)
ACTIVITY**

MATERIALS
Play Cash

**CHAIRPERSONS
SPEAKERS**
Sarah Contreras

DECA ASSISTANTS
Rebecka Smith
Chelsea Collins
Victoria Carroll
Cynthia Sherrod
Precious Connor



Summary of Activity: For this learning activity, we separated the children into two groups; half on one side of the gym and half on the other side. For the younger grades we gave the children each a

certain bill such as 1's, 5's, 10's, 20's, 50's, and 100's. For the older grades we used pennies, nickels, dimes, and quarters along with the paper money. We had them run around and find someone who matched them on the other side. With second and third grade we added another activity. We told them to find others in the gym and form a group to make a certain amount of money. For example, we would call out "\$25.50!" The kids loved this high energy running game. The P.E. staff also appreciated that the students were getting exercise while learning.



**“ROB THE BANK”
(HIGH ENERGY
ACTIVITY)**

MATERIALS

Play Cash
Hula Hoops
Bean Bags

CHAIRPERSONS

SPEAKERS
Rebecka Smith

DECA ASSISTANTS

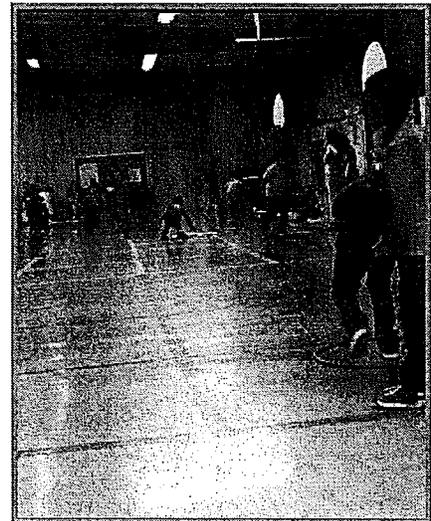
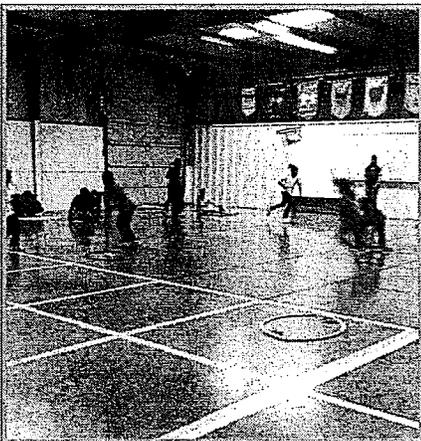
Chelsea Collins
Sarah Contreras
Kate Hogan
Javier Candanoza
Reagan Scott

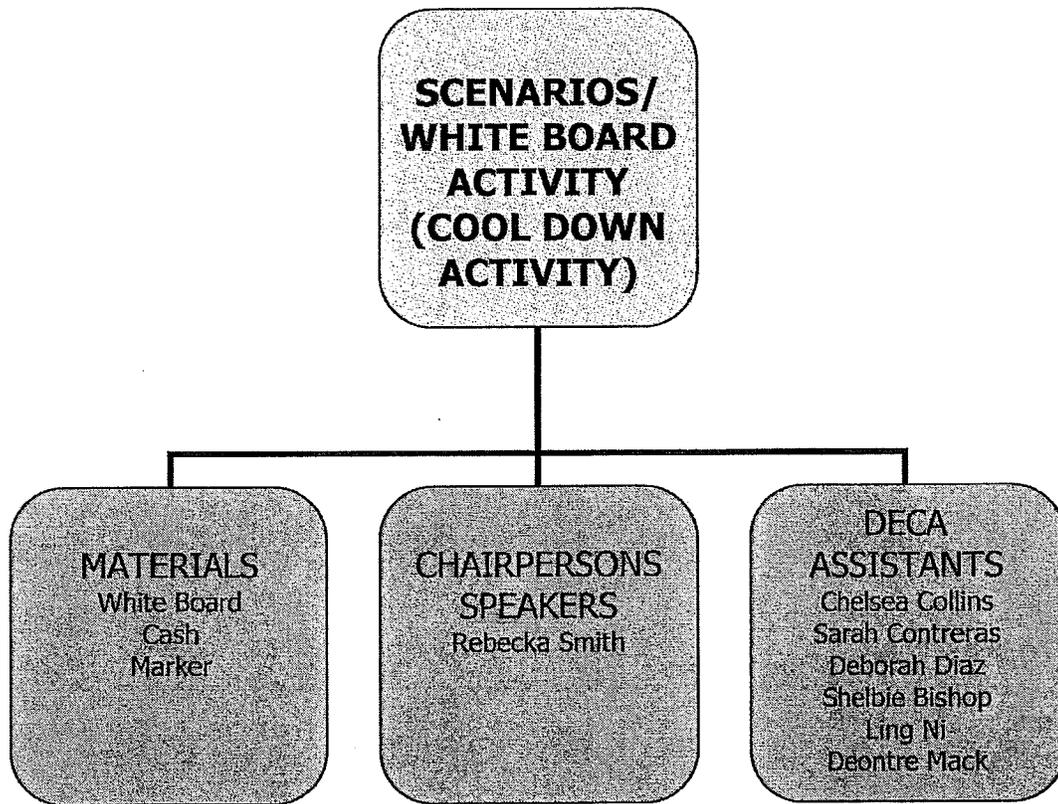
Summary of Activity: This activity involved placing the children in groups again. We gave directions for groups by shirt color or birthday months. We then gave each group one hula hoop and bean bags in the hula hoops. There were six different colors of bean bags and each color was worth a

different amount of money.

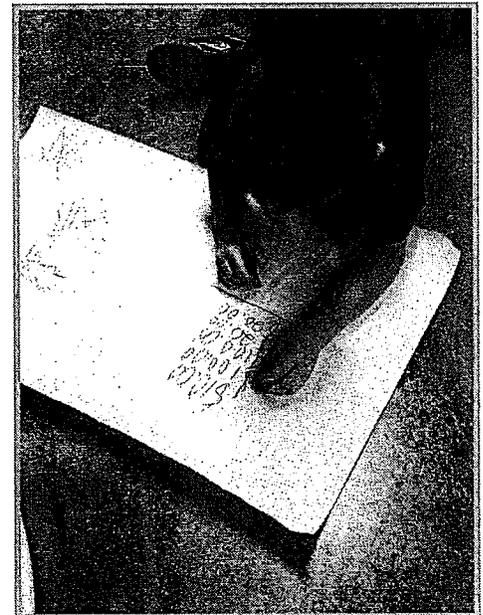
We gave them one minute to go around and “steal” as

many bean bags from other groups as possible. When the minute was over they had to tell us the accurate cost of all the bean bags in their group’s hula hoop. Whichever group had the highest cost of bean bags in their hula hoop won the game.

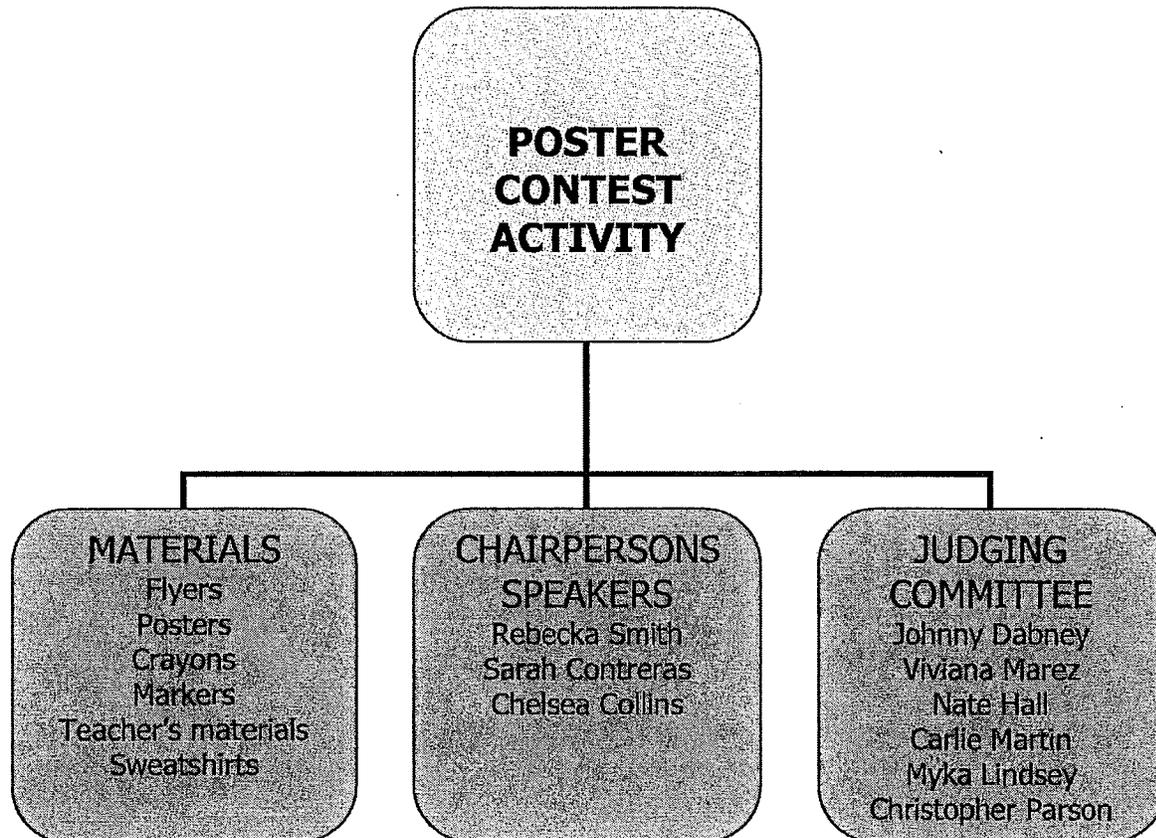




Summary of Activity: After the children played the high energy games, we sat them down in their assigned spots. The gym has squares outlined in various colors and each student has his/her own space. We wrote different money problems on the big white board in the elementary school gym and gave them different money scenarios. We also gave them their own personal white board to write down the problems we had just given them. Once we were done we had them raise their hands and tell us the answers to the questions we asked. Most of the scenarios involved math calculations. This helped remind the children of the "lesson," not just the physical activity. Also, as the children



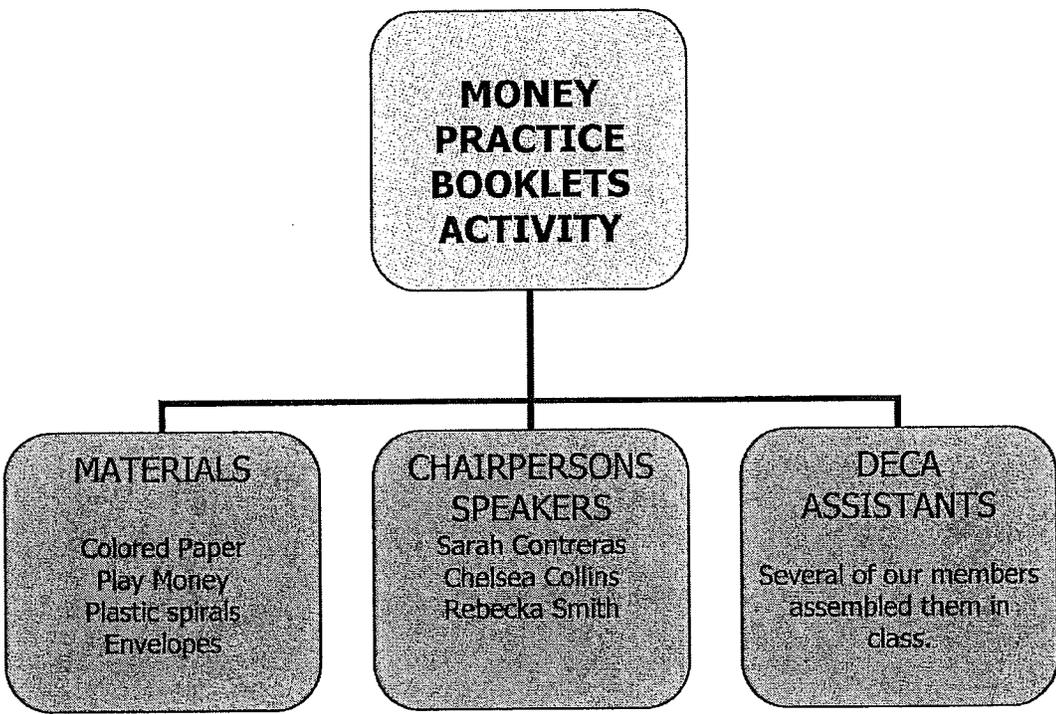
returned to their classrooms after P.E., it was important for them to “cool down” so they would be focused for their other lessons!



Summary of Activity: In order for children to apply their creative skills and reinforce what they had learned, we arranged a poster contest. The children were challenged to create a financial literacy promotion poster. We hope to see what concepts we taught them are most memorable. Additionally, their posters will serve to “teach” others about money. On Monday, January 28th, we announced and distributed flyers at the elementary school about the poster contest. The deadline for submissions was February 18, 2013. A judging committee consisted of DECA members who are also in the National Art Honor Society and they selected the winning posters. To encourage participation, the class that submitted the most poster entries was



rewarded with a popcorn and fruit snack party. A sole winner was also to be selected from each grade level. The winner received a sweatshirt monogrammed with our school's name on them.



Summary of Activity: With state testing just ahead, we wanted our students to have some practice materials to prepare them for the STAAR (State of Texas Assessment of Academic Readiness) math tests. We also knew that based on our own schedules with college testing, there would be some weeks that we would be unable to go work with the children. Therefore, we wanted to give them something "hands on" so they wouldn't forget the lessons and they would have some activities to reinforce the skills we had taught them. We created a "Money Practice Booklet" for each child. The booklet had several activities similar to those that we practiced with them in our visits, as well as an envelope at the end with play money inside. The students were very excited to have their own personal booklets!



C. IMPLEMENTATION OF ACTIVITY(IES)

We designed a schedule of the various activities in order to coordinate with our DECA chapter members' own demanding schedules. This also helped us to keep track.

The following chart illustrates the activities and timeline:

September 2012	<ul style="list-style-type: none"> • Project Chairmen met with DECA advisor to brainstorm about ideas for project • Chairmen researched financial literacy literature for children • Met with principal of the elementary school to discuss and plan project • Ordered artificial play money • First visit to elementary school for project
October 2012	<ul style="list-style-type: none"> • Continued weekly visitation to elementary school • Ordered merchandise for Holiday Fair • Called area banks and financial institutions for advice and input for the project
November 2012	<ul style="list-style-type: none"> • Continued visitation to elementary school weekly • Started Planning Holiday Fair • Contacted Mexia Economic Development Executive Director, Tommy Tucker to discuss information for project
December 2012	<ul style="list-style-type: none"> • Continued visitation to elementary school • Holiday Fair
January 2013	<ul style="list-style-type: none"> • Announced and organized poster contest • Made money practice booklets
February 2013	<ul style="list-style-type: none"> • Announced Poster winners • Distributed Money booklets
Spring 2013	<ul style="list-style-type: none"> • Host parties for classes • Plan additional learning activities (ID theft and "giving back") • Organizing activities and preparing schedule for other possible activities with other schools • Rotary Club & Junior High class presentations



IV. EVALUATION AND RECOMMENDATIONS

A. EVALUATION OF CAMPAIGN

When we began our project we had one primary goal in mind. We wanted to educate young children about the importance of handling money. Not only were we increasing the younger students' understanding of the value of money, we also hoped for them to obtain higher scores on the Math STAAR test. According to our own high school teachers, it is proven that if children are put in a learning environment with something to which they can relate on a "real world" basis, like money, that they learn more. We know from our own classroom experiences this is true, so we wanted to apply this to our financial literacy campaign activities. We were eager to help these children learn from our activities while having fun. But our main focus was on teaching the children from our local elementary school the importance of budgeting their money, making change, and money values. A good foundation of financial knowledge at a young age is crucial for a successful future.

After several visits to the elementary school, we began to notice a significant change in the children. They were beginning to understand how money worked and the different values of it. It was easier for them to subtract \$22.00 from \$100.00. They now realized that they could not buy a \$2 candy bar with only \$1.25. As planned, the children greatly improved their money counting skills. Although we taught young age groups, we still promoted the basic facts of how to handle money.

We especially noted a difference in the children's concept of budgeting and counting money at our annual Holiday Fair event in December. Although the children still needed guidance in shopping, they were much more "savvy shoppers" than in previous years.



The teachers gave us excellent feedback on our activities and reported that the children seemed to enjoy math more than before. In addition, the teachers especially liked our "Money Practice" booklets. Some teachers have even incorporated using them in class. The poster contest has just begun, but we anticipate a favorable response. The teachers are actively encouraging the students to participate and some have even made the poster an art class assignment.

B. RECOMMENDED FOR ADDITIONAL NEW ACTIVITY(IES) FOR FUTURE CAMPAIGN

To date our project is a great success. The majority of our DECA chapter members are actively involved in the project. We were very pleased with the outcome of our visits with the young children. Not only did we teach the elementary children the importance and value of money, but our entire DECA chapter learned teamwork and organizational skills as well. We are currently researching some additional activities to build upon the other concepts. After reviewing some financial activities for children and discussing ideas with our chapter, advisor, and elementary staff, we came up with the following activities:

PROPOSED ADDITIONAL ACTIVITIES:

- δ Activities to teach children the dangers of Identity Theft**
- δ Activities to encourage children to "give back"**
- δ Expand lessons and concepts to Intermediate School students**

While doing our research on teaching children about money, we read articles on Dave Ramsey's website. Two topics he frequently mentions inspired us to address this spring. Identity theft and "giving back" are two areas that Dave Ramsey encourages



parents and educators to teach to children at a young age. According to Dave Ramsey, children are the primary target of identity thieves. With younger students using the internet and cell phones, giving away too much information to strangers is no longer just a face-to-face danger. We are currently exploring some interactive games that would have more of an impact than just lecturing to them.

In studying successful entrepreneurs in our marketing class, we learned that “giving back” of one’s resources is a theme that many financial experts such as Suze Orman and Warren Buffet encourage. Dave Ramsey emphasizes this concept in several of his articles.

“When a child takes money *they* earned out of *their* own envelope and puts it in the offering plate—instead of Mom or Dad handing them a dollar—it means a lot more to them. And it will warm your heart too!”

~Dave Ramsey

We plan to set up some activities that will give the younger students opportunities to give back some of their resources. Our advisor told us about a game involving Starburst candies that would encourage students to share or to “hoard”. We can apply that concept to money and helping others.

Another area our team hopes to expand through this project is widening our range of audience to our local intermediate school. Some of the teachers at the intermediate school (Sims Intermediate) called our advisor because they had talked to their colleagues at the elementary school. One of the 5th grade math teachers in particular asked if our DECA team could come to share some of the lessons with her students. Like the elementary school staff, she confirmed that the younger students enjoy interacting with high school students and often are more receptive to learning. We



hope to embrace this challenge, depending on coordinating schedules and available times. We encourage our future DECA members to consider this target market for future campaigns.



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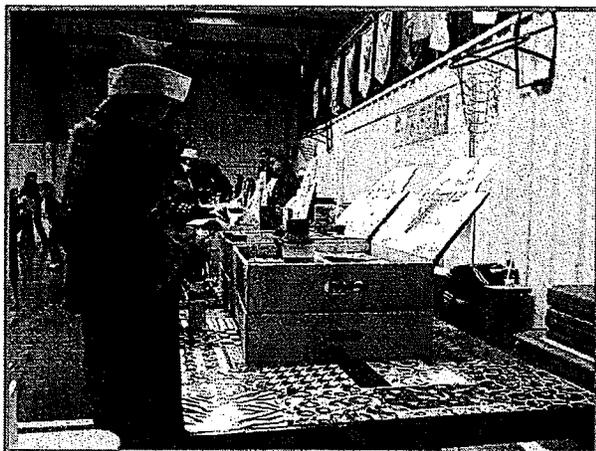
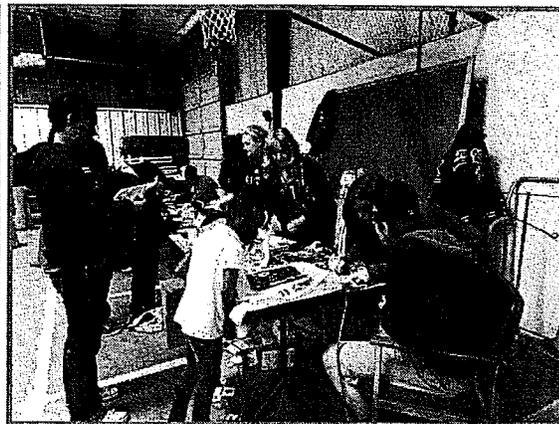
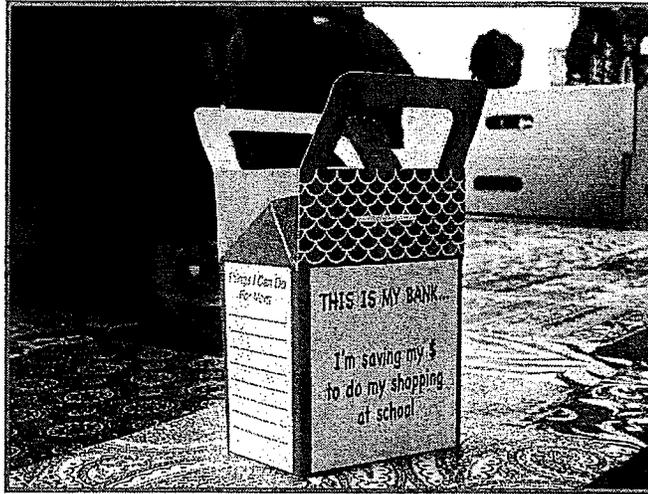
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VI. APPENDIX



Holiday Fair Fun!
Mexia DECA members help children shop for gifts



2012-2013 MEXIA DECA MEMBERSHIP PROJECT PARTICIPATION

Albiter	Petra **	Mack	Deontre**
Arellano	Iridiana ***	Mares	Fernanda (Jackie) *
Arriola	Ricky * **	Marez	Viviana ***
Barco	Martha **	Martin	Carlie * **
Barco	Liliana **	McClendon	Angie ***
Barco	Macrina * **	Mcneil	Jasmyne *
Barlow	Kelsey *	Mendez	Pamela * **
Binkley	Selena **	Molina	Lý *
Bishop	Shelbie **	Mora	Jose**
Briceno	Pearl * **	Morton	Cylar * **
Briggs	Lacey * *	Mullen	Chelsea*
Briseno	Alicia *	Ni	Ling * *
Camarillo	Arturo **	Olvera	Jael * *
Candanoza	Javier (JJ) * *	Ortiz	Jose * *
Carroll	Victoria * **	Ortiz	Patricia*
Castillo	Nancy * *	Ortiz	Lilibeth *
Cavillo	Cristal *	Owens	Bremeshia * *
Collins	Chelsea * ** * ** * *	Parson	Scott * **
Connor	Precious * ** * *	Paz	Claudia *
Contreras	Sarah * ** * ** * *	Ratliff	Cierra *
Dabney	Johnny * *	Reece	Zach * ** *
Diaz	Deborah **	Rios	Ruby *
Escobedo	Reyna ***	Rodriguez	Suzana **
Freeman	Terrance * **	Rodriguez	Esaul * **
Gamble	Ashanti *	Rogers	Kelli * **
Garcia	Dulce *	Rogers	Micah *
Green	Stephanie *	Scott	Regan * *
Guzman	Elias **	Sherrod	Cynthia* **
Hall	Nate **	Smith	Rebecka * ** * ** * *
Hallmark	Christopher **	Suarez	Estefania*
Hicks	Lizzy * **	Venegas	Adriana* ** **
Hidrogo	Abigail *	Wiley	Jelessia**
Holt	Alana * **	Williams	Grady* *
Johnson	Daveontre (DJ) **	Winn	Lazhay* *
Jones	Akeila * *	Zuniga	Darlyn**
Jones	Jolisa * *		
Lindsey	Myka **		
Lloyd	Christina*		
Luna	Rocio * **		
Machacek	Kealey* *		

KEY:

- *Assisted with Count Cash Game
- *Assisted with White Board Game
- *Assisted with Money Match Game
- *Assisted with Rob the Bank Game
- *Assisted with Money Booklets
- *Assisted with Poster Contest
- *Holiday Fair Worker

PROJECT CHAIRPERSON



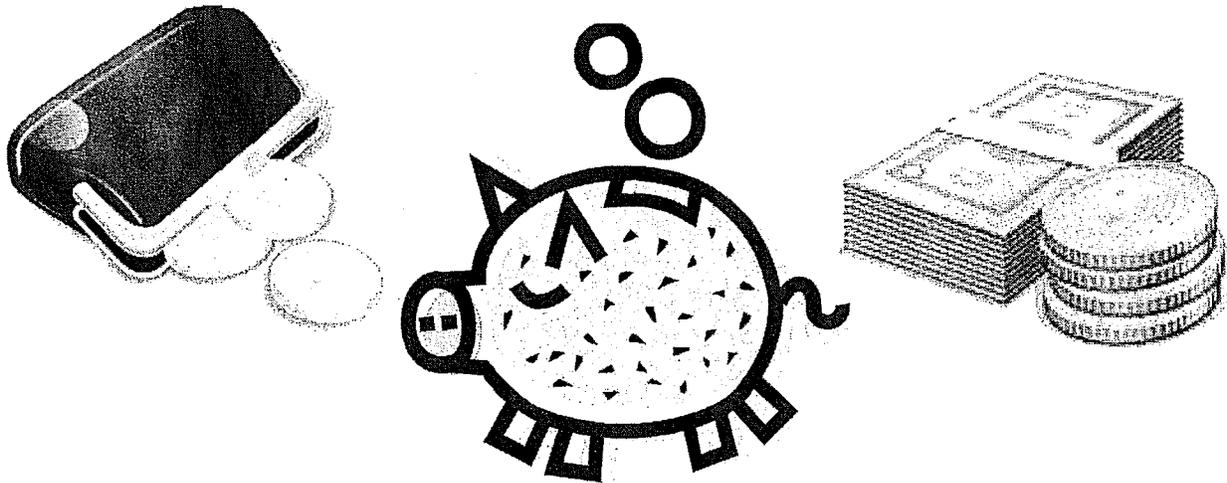
POSTER CONTEST FLYER

Finance Fun!

DECA Poster Contest

Show us what you have learned about money from your DECA friends this year!

- 💰 Monogrammed Hoodies for the winners
- 💰 Party for class that submits the most entries!



Due February 18, 2013

Must be original work

Use standard poster board

Please put your full name and teacher's name on back

Good luck! We can't wait to see your posters!

