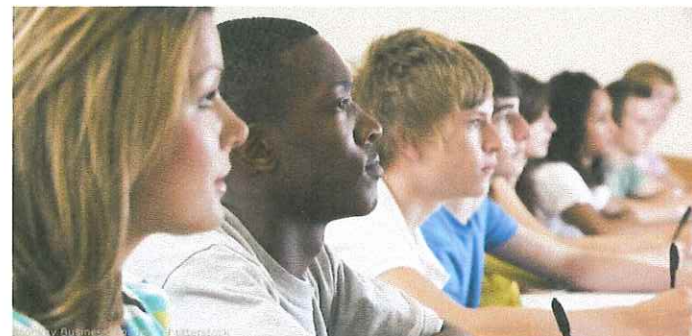
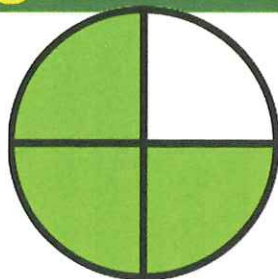
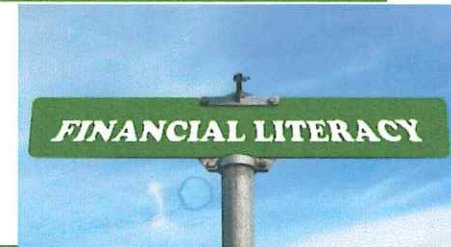




## 10/5 Student survey



- 74% of 102 students surveyed ranked financial literacy as top 3 functions vital to their future (vs. math, science, english, history, foreign language)
- 34% #1, 19% #2, 21% #3 = 74%
- Students are curious, concerned, interested in & engaged with FL topic!





# Student FL Assessment

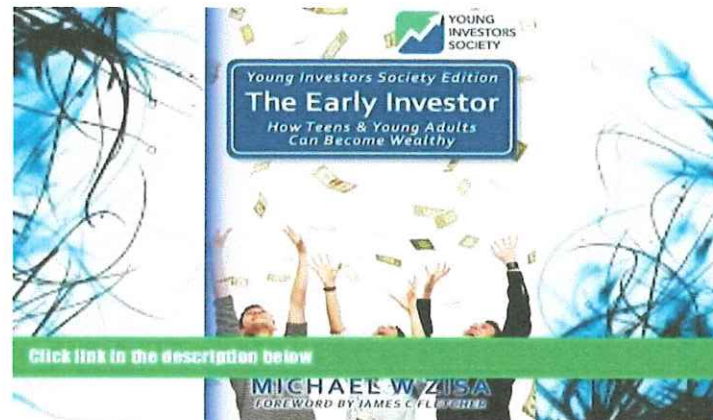
- Wed. 10/4/17 - 100 students Personal FL Exam
- Week of 4/23/18 – 100 students Personal FL Exam
- 100 test ?'s developed by MBA Research Center
- ?'s represent a broad spectrum of FL instructional areas - saving & investing, insurance, finance, tax, banking, economics, inflation, risk, business law, debtor – creditor relationship etc.
- **October assessment outcome = 53%**
- **April assessment outcome = 48%**
- **Teacher assessment outcome = 85%**



# FL recommended “best practices”

## Young Investors Society

[https://www.youtube.com/watch?time\\_continue=192&v=ZsCHuHNYWLE](https://www.youtube.com/watch?time_continue=192&v=ZsCHuHNYWLE)



- Engage students - Everfi FL on line learning
- Establish community banking relationship
- Host “FL fairs” – involves local community in FL efforts
- Kahoot “competitions” engage & provoke thought
- Make investing easy with Robinhood & Acorns “aps”

# -Financial Literacy-

## Literature review / Research Findings

Increase the means to improve the end!

Beverly & Burkhalter, 2002

Age, gender & race do NOT factor into "financial literacy". Prior exposure / experience through course studies or work is what counts!

Chen & Volpe, 1998

State mandated financial curricula in high schools across the U.S. Provided increased exposure to information resulting in improved asset accumulation in adulthood.

Bernheim, Garrett & Maki 2001

Schools offer opportunity to reach greatest # of people at critical / influential times in their lives

Bush, Hudson & Jacob 2000

In anticipation of car & education loans teens want to learn about \$\$ from trained educators during school hours (convenient, culturally & linguistically comfortable)

Beverly & Burkhalter, 2005

