

Intro to Financial Literacy

Names of Program Facilitators: Zoya Ajaz, Will Melick, Lex Roland, Nhi Bui

Overall Goal of the Program: To improve financial literacy knowledge, skills, and responsible money-management behaviors among participating high school students.

Audience Description: High school students, ranging from Year 9 to 12, that are interested in taking part in our program.

Ideal # of Participants: 30

Location/Setting: After school program that runs for an hour in one of the classrooms at the High school (a local one that is near the university)

Program Plan

Date/ Week #	Name of Lesson & Topics to be Covered	Objectives
Week 1	Introduction to the program and setting program expectations (25 minutes) Yahtzee quiz to assess students' knowledge and engage them with the general topic of finance (20 minutes) End the lesson with an exit ticket survey to see everyone's weaknesses/strengths and give the students a chance to reflect (10 minutes)	<ol style="list-style-type: none">1. By the end of the first week, 50% of students will be able to vocalize one fact they learned during the lesson.2. By the end of the lesson, 70% of students will be able to list their strengths/weaknesses regarding their knowledge of personal finance.
Week 2	Budgeting, introduction to personal money management/fiscal responsibility presentation + slideshow (20 minutes) What does a budget look like/how to make a budget in Excel activity (20 minutes) "Wants" and "Needs" worksheet: students will complete a worksheet categorizing purchases as either a necessary expense or	<ol style="list-style-type: none">1. By the end of the week, 60% of students will be able to create a budget.2. By the end of this lesson, 50% of students will be able to categorize expenses as either necessary or desired.

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	<p>an unnecessary expense, and a brief group discussion will be held between the program facilitators and the participants about the class's general results after the worksheet is completed (20 minutes)</p>	
<p>Week 3</p>	<p>Introduction of credit and debit slideshow/presentation (15 minutes) Credit Vs. Debit discussion: students and program facilitators will examine the differences and similarities between credit cards and debit cards in more depth, and then students will be sent into small groups to come up with a pros and cons list for both credit and debit cards (20 minutes) Debt, and how to navigate it activity: Participants and program facilitators will explore and learn about the ways people acquire debt by going over several hypothetical scenarios on a worksheet wherein someone takes on debt (ex: hypothetical of someone acquiring medical debt, someone going into debt over student loans, etc.) and have a group discussion on whether or not this debt can be avoided; if taking on the debt could have been avoided, pivot to discussion about how it could have been avoided, and if it can't, discuss as a group how to most efficiently pay off the debt. (25 minutes)</p>	<ol style="list-style-type: none"> 1. After this lesson, 60% students will understand the differences between credit and debit 2. By the end of this lesson, 50% of students will understand how to use a credit card, and will be able to verbalize both the advantages and potential disadvantages that credit card use comes with 3. 60% of students will understand the common forms of debt people acquire, and how to protect oneself from acquiring unnecessary debt
<p>Week 4</p>	<p>Grants, Loans, Scholarships: we will start this lesson with an introductory presentation over the topics (25 minutes) and then sending people off unless they want a walk through with us. For the people that choose</p>	<ol style="list-style-type: none"> 1. By the end of the week, 70% of students will learn how to apply for grants and scholarships. 2. By the end of this lesson, 55% of students will know the difference between subsidized and unsubsidized loans.

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	<p>to stay, there will be a more in-depth discussion about grants, loans, and scholarships with interested program participants (30 minutes). Before we let the other students uninterested in the topic out early for the day, the students will take a 5 min mid program survey to determine which topics they are struggling with and to determine if we need to change/improve the structure of the program.</p>	
<p>Week 5</p>	<p>The 30 students will split into groups of 5 (6 groups) and they will be acting as a family of 5 and be given a real-life scenario to see if they can work with a monthly income as well as things like bills, groceries, tuitions, loans, etc. (full time)</p>	<ol style="list-style-type: none"> 1. By end of week 5, 50% of Students will be able to demonstrate how to properly budget in their small groups 2. By the end of the lesson, 55% of students will develop 1 personal financial action plan
<p>Week 6</p>	<p>Students will play games (altered to focus on topics about personal finance) in small groups (Game of Life, Monopoly, etc.) while reflecting on what they have learned throughout the program. (30-40 minutes) Post assessment with the same Yahtzee quiz from the beginning of the program. (10 minutes) Program conclusion/final overview slideshow presentation (10 minutes) Time allotted for any final questions the target population may have (10 minutes)</p>	<ol style="list-style-type: none"> 1. After completing the 6-week program, 60% of students will have increased their scores on their post assessment in comparison to their pre-assessment. 2. By the end of this program, we will be able to meet at least 50% of our proposed objectives. (We will be able to look back at what was met and what wasn't met to find ways to better our program for the next time it is implemented)