

SEDO STUDENTS CLAIMED
THEIR FUTURE

AND THEY CLAIMED IT SO WELL!

SEDO, YOU SAY?

SeDoMoCha Middle School (Sebec, Dover, Monson, Charlston - get it!?)

- Dover-Foxcroft, ME; Piscataquis County
- K-8; Approximately 300 students at the middle level (5-8)
- 60% free or reduced lunch
- Grade 8 has ~75 students
- 4 person team (core content based)
- Dyan McCarthy-Clark, Laura Moors, Kassandra Foster & Lindsay Noyes
 - Grade 8 magicians and professional cat wranglers.

WHY?

Our administration asked us to put together a project - a collaborative and integrative unit or lesson, that would educate students.

- Previous events; career day, etc.
- Always collaborative! We really like each other.
- Julie Kimball (Principal) suggested, gave us kit.
- Claim Your Future: We wanted more of what was there.
- We found that middle level students benefitted from this activity - financial literacy at any age is important.

WE GAVE IT A WHIRL...

We took a look at the kit, fiddled with the online version, plowed through the resources provided by FAME.

We found we wanted more.

We wanted interaction, hands-on, authenticity.

We developed workshops (pre-teaching) and then designed an activity based on the kit and its components.

THE WHEEL, AND HOW WE REINVENTED IT.

First, we broke it. Whoopsies.

Professions/income/loan debt/degree level became a card.

Food/transportation, etc. became stations.

Bank (savings & debts) covered in Budget 101.

WORKSHOPS

- Purpose: Preteaching, giving students the tools they would need to succeed at the event.
- 4-50 minute workshops all student rotated to in one day.

- Choosing a profession
- Budget 101
- Insurance
- Post-secondary options and degrees

INTERESTS AS PROFESSION: MAKE MONEY DOING WHAT YOU LOVE.... OR NOT.

Students were guided and instructed how to apply their interests to something that is considered a career.

- Students given a career list (more like a packet)
- List based on the “wheels” provided by the kit
 - Occupation title
 - Description
 - Skills/education needed

They then chose a profession, and submitted their choice via Google Forms.

No information was given as to how much these careers paid or student debt involved.

BUDGET AND CHECKBOOK 101: MONEY MAKES THE WORLD GO 'ROUND

Shown how to budget

Real-life examples presented

Shown a budget sheet & how to complete

Taught how to write a check

Taught how to use a checkbook register

THE WIDE WORLD OF INSURANCE: TO BUY, OR NOT TO BUY - THAT IS THE QUESTION...

- Started out with an overview of expenses
 - What does an adult have to pay for?
- Watched a video that explained insurance
 - Listed all the types of insurance someone could have
- Talked about why it is needed
 - and sometimes that it is mandatory!
- Talked about deductibles and how to figure out your expense

Medical:

Wup C. Daezi Insurance Co.

Home:

Mee Casa & Sue Casa, Inc.

Auto:

Otto Moe Beal & Associates

POST-SECONDARY OPTIONS: A BACCA-A-WHA?

Explained degrees

- Associates
- Bachelor's
- Master's
- PhD
- Etc.

Discussed...

- Types of colleges & universities
- Cost & financial aid
- Shown wide range of cost of school (down to the credit hour)
- Housing
- Student fees

TIME TO GET UP AND MOVE!

CROSS THE LINE

Were you taught to
use a checkbook?

CROSS THE LINE

Did you know what you wanted
to “be” in eighth grade?

CROSS THE LINE

When you needed to, did you know how to create a budget?

CROSS THE LINE

When you applied to college,
did you realize or know how
expensive it was going to be?

CROSS THE LINE

When you chose your profession, did you know how much you were going to make and did you think you could live off of it?

CROSS THE LINE

When you were in eighth grade,
did you know what insurance
was and why you needed it?

CROSS THE LINE

How many of you have
experienced unexpected
expenses?

(Say that three times fast...)

THE BIG EVENT

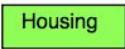
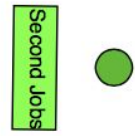
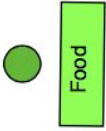
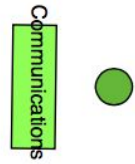
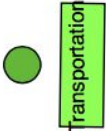
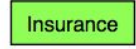
Stage

Laura

Nancy

Sam

Kassandra



8th grade hall





Courtesy of Stuart Hedstrom of the Piscataquis Observer



Courtesy of Stuart Hedstrom of the Piscataquis Observer



Courtesy of Stuart Hedstrom of the Piscataquis Observer



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IT'S YOUR TURN!

You will get...

- Profession
- Budget sheet
- 2 checks and one register

You need to...

- Purchase one item from one of the stations.
- Optional, purchase insurance
- Fill in the rest of your budget sheet
- Try not to lose your shirt!

Rules:

- If you decide to buy a house, you must have proof of insurance prior to your purchase.
- If you decide to buy a car, you must have proof of insurance prior to your purchase.
- Keep track of your purchases using your budget sheet.
- Pay for items at the bank.
- Insurance purchases are self-service. Leave the check in the money box and take a card
- Go to the bank to pay for any Whammies or Woohoos.

DEBRIEF

ATM: Debriefed with our students

Authenticity! Moving around!

Printed in color/cardstock

Part-time jobs

Whammy/Woohoo

Profession choices & salary representations