

Building a Financial Literacy Program

Steve Kautz – Maine Jump\$tart and Other Stuff

Agenda

- Start or Expand a Financial Literacy Program
- Challenges
- School Days – Stuff that Worked/Tips



Building a Financial Literacy Program

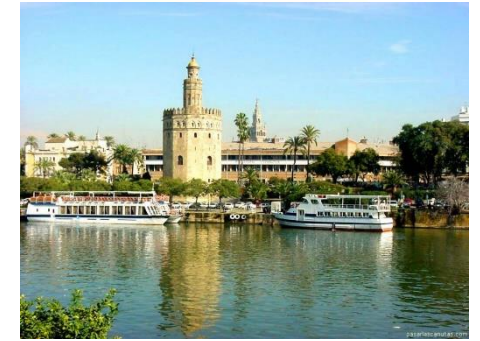
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Takeaways

- Something new
- This leads to that...
- Reaffirming

My Personal Finance Education

- From Paper Boy to Credit Card Debt
- From MBA to Rent A Center
- From Peace Corps and Back
- From You to Me and Me to You
- Yada Yada Yada...I Teach from Experience
- Learning Again en España



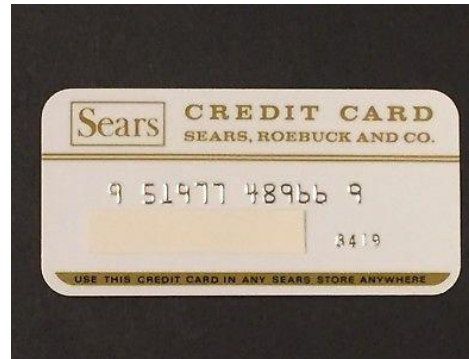
Yes I Love
Economics

Rent to Own Special

\$99
Per Month

ON SELECT MODELS
NO CREDIT CHECK

[Learn More](#)



A Course vs. A Program

- **2 Fin Lit programs without technically teaching a PF course**
- **Started with next to nothing**



What's in Your Way?

- Grad requirements, etc. would be nice, but in the meantime...
- This time economics is not our friend

*Insert your favorite
bureaucracy cartoon here*



Financial Literacy at Waynflete -1-

***Elective Course**

***Independent Studies**

***Finance Club**

***Assemblies**

***Internal Videos & Interviews**

***The Finance Guy**

***Jump\$tart Conferences - Attendee**



Financial Literacy at Waynflete -2-

***LifeSmarts**

***Reserve Cup**

***TITAN Challenge**

***Stock Market Game**

***Jump\$tart Board**

***Jump\$tart Conferences – Presenter**

***Stock Market Game in 6th and 8th Grade**

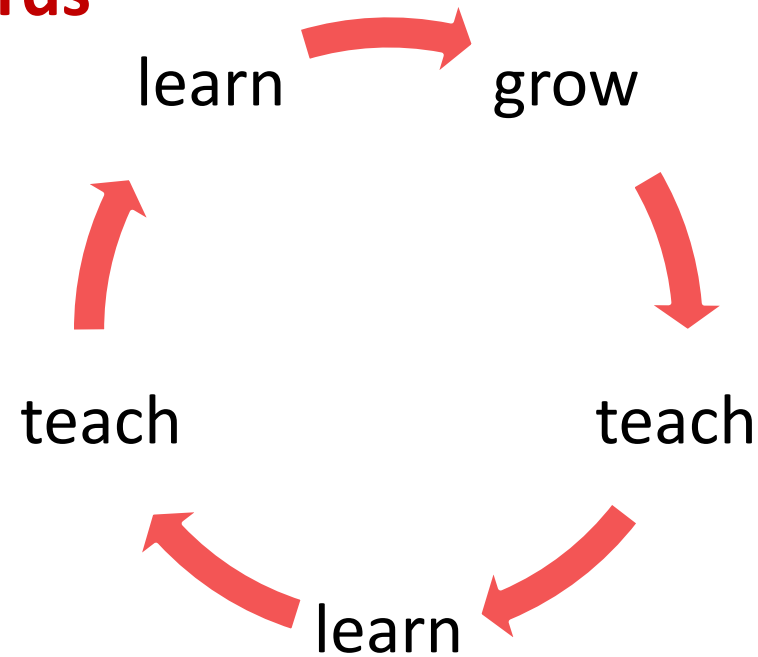
***External Interviews**

***PPH Blog**



Financial Literacy at Waynflete -3-

- **And, oh yeah...I'm HERE TALKING TO YOU!**
- **Synergy and more cool words**

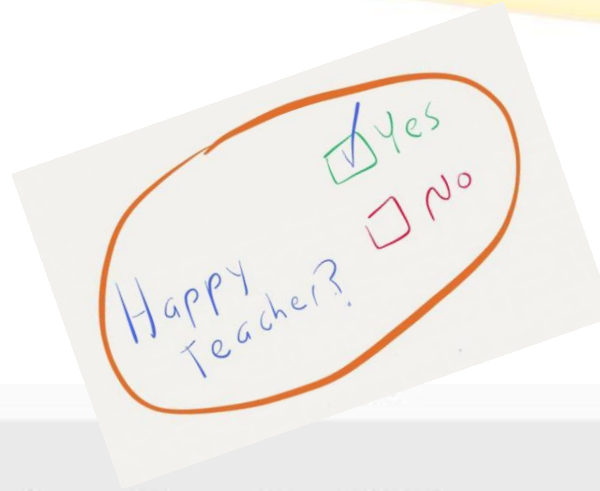


What Worked for Me?

- **Economics**
- **Stories, Honesty**
- **Little Things**
- **Learn**
- **YES**
- **Stock Market Game**
- **Marketing**
- **Curriculum Connections**



Did it Work?



Hi steve!

I hope all is well with you, your travels and your family! I'm currently working my way through the k-8 teaching program at USM and have a goal of completing my masters in Special Education after. I am writing you to let you know how much your business and finance class has resonated with me, even after all this time. For an assignment in my Multicultural Education class, we were tasked with creating an "ideal" curriculum for multicultural students. The first thing I thought of adding to my personal curriculum was teaching financial literacy. I definitely have you to thank for that. So, Thank you! From you, I learned how to realistically plan for the future and for right now, I even stick to a budget which is modeled after what I learned in your class. I've committed to contributing to the retirement fund that I started when I was 18 and still in your class. Thank you for teaching me real, applicable knowledge that has given me a bit of control in this crazy world. I truly cannot thank you enough.



6:52 PM



What Worked? -2-

- **Economics as a Backdrop**
 - Opportunity cost/trade off are key
 - 10% knowledge/90% behavior



What Worked? -3-

- **Stories & Honesty**
 - Go there
 - Diversity: economic, cultural, academic...



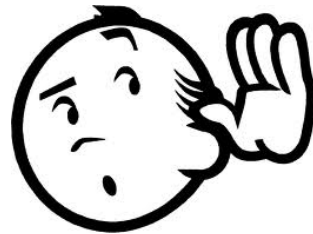
What Worked? -4-

- **It's the Little Things – You Have to Believe!**
 - Assemblies
 - Bulletin boards
 - A web page
 - A conversation
 - Find a key player



What Worked? -5-

- **Learn, Reaffirm, Connect**
 - Conferences (NYSE, Reserve Cup, Jump\$tart)
 - CEPF
 - Books
 - Radio/podcasts
 - Kiplinger's



What Worked? -6-

- **“YES”**
 - Independent studies
 - Clubs/activities
 - What do you think about the price of oil?
 - Of course I will visit your history class.



What Worked? -7-

- **The Stock Market Game**
 - Financial literacy in math classes
 - Article (2008 Learning Points Associates)
 - Visible, fun, marketing tool
 - Website projects
 - BLING!



What Worked? -8-

- **Marketing**



- Bulletin boards (SMG results, projects)
road maps, budgets

- SMG BLING!

- School publications
(SMG article, conferences attended, education achieved)

- Thank you – please tell my manager



What Worked? -8a-



MARKETING comes from strange places



What Worked? -8b-

- **More on Marketing – Yep, it's *that* Critical**
 - It Got **THREE** Slides!
 - Your Team – Nothing Better!



What Worked? -9-

- **Curriculum Connections**

- Math

- Social studies/history and economics
Take advantage of the hot topic!

- Great Recession, Occupy Movement, etc

- Films that have broad appeal
(Inside Job, Wall Street, The Big Short, Waffle Street)



A Word About Technology...

- **Gimmicks vs. Real Tools**



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Final Thoughts

- Mistakes
 - Number of classes vs. awareness
 - Nothing wrong with starting small
 - One good conversation...
- What's going on in Spain?



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Questions...

Comments...

Ideas...

