Organization:  School District of Ashland (SDA)

Program Title:  Innovation-College and Career Readiness

Amount:  $15,000

Program Description: The primary purpose of our program is to develop and integrate personal financial literacy (PFL) and college and career readiness (CCR) curriculum across the District as well as the core content areas from the elementary through high school levels using creative and innovative strategies in order to ensure that all students are both individually and collaboratively engaged in the pursuit of becoming college and career ready as well as financially literate leading to productive and successful lives.

The Finance and Careers (F&C) teacher team needs to have time to develop a standards-aligned, cohesive, innovative and collaborative F&C curriculum and a plethora of engaging resources and activities that will meet all of the diverse students' needs while providing each with individualized learning options to maximize PFL and CCR knowledge and skills achievement.

Our project, Innovating Engagement to Ensure College & Career Readiness for ALL, will be multi-faceted and include the following primary objectives:

a) Collaboratively redesign and develop the F&C course curriculum to ensure it is standards-aligned, innovative, engaging, and meets the individual needs of all students by using Wisconsin's Model Academic Standards for PFL, WISELearn Resources Portal, and other vetted PFL resources from such organizations as EVERFI, Next Gen Personal Finance, EconEdLink, etc.;

b) Build and strengthen partnerships with regional post-secondary institutions, parents and community, business and financial leaders through the development of PFL and CCR related activities, events, field trips, and special guest speakers;

c) Further develop students' CCR skills using tech tools to demonstrate their PFL understanding by developing their own creative and innovative projects and mini-lessons that they will collaboratively share with SDA elementary and middle school students and staff; and

d) Provide professional development opportunities for teachers with stipends to attend training relating to the following: 1) PFL best practices, 2) the use and curation of resources via WISELearn, and 3) academic and career planning, social emotional learning competencies, and/or any other college and career readiness professional development that would support the successful development and integration of innovative and engaging PFL and CCR curriculum.
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Organization: CESA 4
Program Title: Expanding Cross-District Collaboration in Financial Literacy
Amount: $15,000

Program Description: This project will bring together up to 15 districts in Western Wisconsin as a collaborative learning community focused on helping students develop a sense of personal financial literacy.

Part 1 - Assessment of Needs by District:
Teachers of Financial Literacy will come together in the fall for one day to share their existing curriculum and the resources used to support it. They will participate in a process, facilitated by the CESA #4 CTE Director to identify the strengths and areas of need in their respective curricula and identify ways to enhance instruction for student learning. As part of this process, each district will complete a pre-implementation evaluation to determine improvement in both the instruction and student learning. An implementation rubric will be developed based on the Wisconsin Model Academic Personal Financial Literacy Standards and the Rigorous Curriculum and Quality instruction section of the DPI Programs of Study Implementation Component Guide. Local district Academic and Career Planning (ACP) Implementation Plans will be incorporated into the review and subsequent activities. Each district will identify 2-3 areas of need, connect with other teachers to learn about new strategies and materials and implement them during the fall semester.

Part 2 - Implementation:
A) Teachers will focus on the implementation of the activities identified at the first session in the fall. CESA #4 hosts several evening "CTE Network Nights", and these evenings will provide time for teachers to come together for 1-2 hours in October, November, and January to share the improvements they are making in their Financial Literacy courses and collaborate with each other on challenges, successes, implementation strategies, and lessons learned.

B) Teachers will come together again in April for a full day to collaborate on summative projects that could be implemented as part of their Financial Literacy course, and to review the effectiveness of the Financial Literacy coursework in impacting students’ ACP work.

Part 3 - Evaluation:
The teachers will meet in June to evaluate the improvements made in their district’s Financial Literacy courses, using the implementation rubric to determine the increased effectiveness of the new curriculum and resources. As part of their evaluation process, teachers will utilize a collaborative scoring protocol to assess student performance on the summative projects, recommend and record curriculum changes for the following year.

Sustainability of the project: CESA #4 has held Network Nights for the past 15 years and will continue to provide this opportunity for teachers to come together to review and evaluate their Personal Financial Literacy coursework. The June curriculum revision days were started 3 years ago with the release of the new WI CTE Standards and will continue to be offered for the foreseeable future, due to popular demand. This will provide time for teachers to come together and collaborate on curriculum revisions as needed multiple times throughout each year.
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Organization:  
Elkhart Lake – Glenbeulah High School

Program Title:  
Consumer Math & Finance Course

Amount:  
$1,667

Program Description: The purpose of the program is to provide a personal finance based math class that counts towards a student's state math graduation requirement. This Consumer Math and Finance course has been developed and approved by the Elkhart Lake-Glenbeulah School District Board and will begin to be offered next year. The district already has a personal finance class in place as a graduation requirement so this class will not replace that class but will build on that curriculum and provide an alternative math class for students. The course will be offered as a year course for 1 credit or the students can take either the first or second semester as a 0.50 credit. Students are required to take 3 credits of math and this course would provide an opportunity for students who may struggle in traditional math classes and provide them with opportunities to learn life applicable math. We felt it was important to provide an opportunity for students who would benefit more from this type of math class rather than a traditional math class. This class will also provide an opportunity for students who want additional personal finance knowledge. The current required personal finance class is a semester class and students from that class have requested a higher level more in-depth class which this curriculum will provide.

This grant would allow staff to collaborate and develop the additional resources such as student work pages and applied math scenarios for this class. This class will serve a smaller number of students next year due to it being approved after the students chose their courses for next year. However, we anticipate that this will be a popular course in the future based on feedback from students and parents.

Organization:  
Faith Christian School

Program Title:  
Finance and Entrepreneur Education

Amount:  
$1,464

Program Description: Establish a personal financial literacy curriculum to directly support student learning. Through offering this educational opportunity for our Junior and Senior students, we hope to provide a hands on experience into the business and finance world. We hope that each student leaves with a full knowledge of how to save and spend wisely. We hope that each student will leave with the knowledge and the tools to budget for their current needs and for the future. We want to encourage those with a business sense, to explore those options or create their own business plan.

Through the use of this curriculum, students will learn banking and hands on budgeting skills. Each group of students (2 groups) will complete a 10 month program. We plan to continue this program every year, by incorporating it into our yearly curriculum as a possible graduation requirement. The program will come with a grading and evaluation process. Evidence of a good program will be seen in the knowledge gained and by how well the students are able to understand and implement what they are learning. The first year we will assess the ease of use and teaching materials through staff evaluation. The funds will go directly to the purchase of the curriculum. Any additional cost will be the responsibility of the school.
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Organization: Gillett Elementary School
Program Title: Financial Literacy Experiential Learning Grant
Amount: $1,480

Program Description: Students in the fifth grade at Gillett have participated for the last two years in the Junior Achievement program, Biztown. This program encompasses important aspects of work readiness, entrepreneurship, and financial literacy, providing our students in grade 5 with a solid foundation of business, economics, and free enterprise education. The program content also augments student’s core curriculum in social studies, language arts, and mathematics.

Through eight 90-minutes lessons, trained and Junior Achievement (JA) certified classroom teachers deliver the Biztown curriculum, using hands-on activities and active participation in a simulated community. Students are encouraged to use critical-thinking skills as they learn about key economic concepts. They develop a strong understanding of the relationship between what they learn in school and their successful participation in a local economy.

Our JA curriculum provides critical experiences, skills, and opportunities for students in the areas of personal finance and the business world. Many of our students have little experience seeing their families in healthy financial or employment modeling situations and in a small-town, the community opportunities are few.

The activities that engage students in the curriculum and in the day-long experiential-learning field trip to the Biztown facility in Milwaukee (150 mile trip one-way) allow students to gain knowledge and value from direct experiences that are facilitated and debriefed.

Due to decreasing school revenue and budget cuts, as well as a lack of local businesses who often sponsor activities such as JA, the ability for our school budget to continue to be able to fund the Biztown experience is under threat. Because of the tremendous success and benefits for our small, high-poverty school and its students, continued funding for Biztown is critical for promoting and instilling the financial literacy skills they are lacking.

Organization: Gillett Secondary School
Program Title: Financial Literacy Secondary School
Amount: $3,474

Program Description: The purpose of this program is to give students additional hands-on learning opportunities for students in personal finance. Gillett School District requires personal finance as a graduation requirement for Juniors and Seniors.

We currently use two personal finance curriculums at both the middle and high school level: Take Charge and Next Generation Personal Finance. We spend three class periods specifically learning about the impact of student loan debt and the impact on their future. We discuss the impact of student load debt starting in their junior or senior year in high school. We walk through the FAFSA and review grant and scholarship opportunities as well. Our school also has the Upward Bound program for students of first generation college students. We would like to continue using this curriculum, as well as incorporate Junior Achievement (JA) for both middle school and high school students. JA has a facility that provides students real hands on
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experiences, coupled with an intensive six week curriculum to prepare them for their experience. The JA Finance Park live simulation is held at the JA Kohl’s Education Center in Milwaukee. JA Finance Park is correlated to common core standards and the Wisconsin Model Academy Standards. It is proven to advance students’ knowledge, skill, attitude, and achievement. During this event students learn about: banking, budgeting, credit/debt, opportunity costs, taxes, interest rates, wages, income and expenses, needs and wants, careers, risks and benefits of credit, savings, and investing. Some of the highlights of this program are:

- Real-life, interactive simulation
- First-rate learning strategies
- Partnership between schools, parents, and the business community
- Memorable educational experience
- Simulated real-life experiences
- Turn-key classroom program and materials created with teacher input and provided by JA
- Aligned with common core standards and the Wisconsin Model Academic Standards
- Teacher training and professional development
- Incorporates classroom learning with a full-day simulation in a state-of-the-art immersive learning center
- Extends district’s approach to a comprehensive financial literacy program that is also detailed in the Gillett elementary school application.

Organization: Lake Geneva
Program Title: Financial Citizenship
Amount: $1,840

Program Description: Financial Citizen is a program that Lake Geneva Badger FCCLA created to bring financial literacy to elementary students. FCCLA’s mission is to promote personal growth and leadership development through Family and Consumer Sciences education. Focusing on the multiple roles as family member, wage earner and community leader, members develop skills for life through: character development, creative and critical thinking, interpersonal communication, practical knowledge, and career preparation. The FCCLA members used the premise of the FCCLA Financial Fitness program to involve youth teaching one another how to make, save, and spend money wisely. Through FCCLA’s Financial Fitness program, youth plan and carry out projects that help them and their peers learn to become wise financial managers and smart consumers.

This project aims to address the gap in providing financial literacy opportunities to students at a younger age to lay the foundation for future financial security.

Junior Achievement’s (JA) BizTown is the activity chosen to address the gaps. This is JA’s experiential-based elementary school Capstone Program. This program encompasses important aspects of work readiness, entrepreneurship, and financial literacy, providing students in grades 4-6 with a solid foundation of business, economics, and free-enterprise education.
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Activities Planned:

- Teacher Training - teachers will attend curriculum training in Milwaukee at the Kohl's Educational Center in August, 2018. Benefits - the teachers will be versed in the curriculum prior to the start of the school year;

- The four JA units will be integrated in fifth grade at the Star Center Elementary School beginning September 10, 2018 and ending February 15, 2019. Benefits - students will have the knowledge base necessary to participate in BizTown; and

- Approximately 60 students and three teachers from the Lake Geneva Badger FCCLA chapter will attend the BizTown that will take place on February 27, 2019. Benefits - students will apply their knowledge during the experiential learning project of BizTown including understanding the economic benefits of education, explore career options, understand business ethics, and practice personal and business financial management.

Organization: Mosinee School District

Program Title: Creating a Capstone Personal Financial Literacy Project

Amount: $1,550

Program Description: The Mosinee School District Board of Education recently passed a policy requiring all students to graduate with a personal financial literacy course.

A yearlong Financial Algebra course is currently offered and a semester long Personal Finance option will be added into the curriculum.

Part of Mosinee High School’s vision is to have every student graduate college and career ready. Quality personal financial literacy education is integral to that vision. We are seeking grant funds to create a capstone project in which students would research the financial decisions that would impact them as an adult. Some of the decisions would include, but are not limited to, career exploration, budgeting, credit, loans, education costs (including loans/student debt), family costs, housing, medical costs, and more.

This would be a long-term project that would span several weeks with learning targets and benchmarks along the way. Just like real life, students would also be subjected to random, unexpected expenses such as vehicle problems or unforeseen medical expenses. We would also seek to involve community partners to make this a more realistic project for our students. The community partners would include local businesses, government agencies, and community-based professionals. These partners would add validity to the project as we would use their expertise to ensure accurate information and participation in an activity. As a result of this capstone project, students will be better prepared to be financially fit as an adult. They will have experience budgeting and will be aware of the financial impact of being an adult. When they leave high school, our goal is for them to have a financial roadmap for their future.
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Organization:  
Nekoosa High School

Program Title:  
Implementation of PFL

Amount:  
$5,000

Program Description:  
The purpose of this program is to increase financial literacy knowledge for all students as part of the Career and Financial Literacy course at Nekoosa High School. We would like to upgrade the curriculum to include the new Foundations in Personal Finance program by Dave Ramsey and to have our instructors attend the National Institute for Financial and Economic Literacy (NIFEL) in order to get new ideas on how to promote wise personal spending by students.

Families in southern Wood County and northern Adams County are some of the poorest in the state. Because of this, students need to become aware of how to manage the money they earn and how to prepare for a strong economic future, whether going on to school and facing student loans or directly entering the workforce and how to manage their money and retirement accounts. Some of the activities to help with this would be to use the Foundations in Personal Finance curriculum to help supplement the discussions led by the finance teacher, along with building our Transitions Expo program to simulate a budget for a month as an adult. Attending NIFEL at Edgewood College will also bring new opportunities and activities that the course can use to reinforce money management, credit, and other aspects of personal financial management.

The benefit to students and the district will be improved activities and hands on experiences related to financial literacy. For the district it will be graduating students as wise consumers who will be able to contribute to the economy in the area. There is also the hope that once the high school curriculum is updated that we will also be able to offer adjusted adult enrichment programs focused on budgeting and personal money management. This will help parents in the district to handle the day-to-day finances of running a household better and hopefully improve their discretionary income levels and build the local economy.

Organization:  
Waterford Graded School District/Fox River Middle School

Program Title:  
8th Grade ACP & Financial Literacy

Amount:  
$5,189

Program Description:  
We take preparing our students for the future very seriously. With programs like Life Skills and Careers, we are giving our students the tools they need to be successful in the future. Financial literacy is an area of concentration for the Life Skills class. We will teach students about making basic decisions for personal finance that will impact them greatly in the short run if they want to save for a car or college, or a little longer like living expenses.

One program that we took advantage of this year through our local credit union was a financial reality check day. It was a simulation of a month’s worth of bills that the students had to pay. We had it set up in our gym. It was run by volunteers from the community, parents, and teachers. The students were given a life scenario of marital status, child status, job status, and a credit score. Prior to going into the gym they did a lesson with the credit union representatives on check registers, savings for retirement and taxes. We then set them free to move about the gym to pay
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bills, buy/rent housing, buy/rent cars, buy groceries, donate to charity, pay child support, and get a second or third job ... at various stations for about 90 minutes.

It would be nice to have our own supplies to run the reality check day at Fox River Middle School, and it would save us a lot of money in the future from having to bus out students to Junior Achievement like we did in the past. It was also really nice having local community members come in to help with this day. It connected businesses to our school and created a partnership that was positive. We even had five volunteer firefighters helping out selling cars to students! The fun thing was that two of them were former students. At the end of the day, we did a Google survey of the students, and the results were overwhelmingly positive. This is a day that we must repeat, but we will need financial assistance in order to accomplish our task. Also, through this class, students will get to experience a field trip to a 2-year and a 4-year college. By exposing middle school students to these environments, we are hoping to spark an interest in higher education for those that are interested. This was our first year doing this, and after viewing the results of student feedback, we would love to continue it in the future with some minor tweaking. We could use financial assistance for buses on this field trip. For the students that are more trades driven, we have speakers come in at lunch to do something we call “Career Cafe.” We have a huge pool of parents that volunteer their time to come and spend two lunch hours for 7th and 8th grade to talk to students about their career choices. Word is spreading, and some local businesses have contacted us for next year! It is a very successful and non-threatening way to connect students to prospective future endeavors. We would like to offer a small token of appreciation like a water bottle or coffee mug to our speakers and give them a parting Fox River gift before they leave us and because we feel it would promote a positive connection between school and businesses.

The last request for this grant is for curriculum writing time. The class mentioned above was brand new this year. It is going to need several days’ worth of summer time to tweak it into perfection for next year. We are moving from an 8 hour school day into a 5 hour block scheduling. Waterford Graded does not have the funds to pay teachers to write summer curriculum; therefore, we are asking for a week of time to rewrite the class mentioned above. We also plan to meet once a trimester with 5-8 grade teacher representatives for curriculum articulation. We would need substitute teachers for coverage. We also plan to hold a community outreach with local business and area feeder schools to gain feedback and insights into community needs.

Organization: Wisconsin Rapids Public School

Program Title: Rapids PRIDE (Providing Responsible Individual Debt Free Education)

Amount: $5,000

Program Description: Lincoln High School is excited to enhance our community Financial Literacy program called Rapids PRIDE (Provide - Responsible - Individual - Debit Free - Education). We believe it is a perfect time to plan, organize, update, and evaluate the Rapids PRIDE program for the following reasons:

- Our high school is in its second year of implementation of a three term / trimester schedule and we need to evaluate how our end of term Financial Literacy simulation / assessment “Reality Check” currently required by all financial literacy courses is conducted.
Starting in the 2018-19 school year our district is being restructured from 8 & 9 grade junior high, 10-12 grade high school to a 6-7-8 junior high and 9-12 high school. We need to create best practices for financial literacy and Academic and Career Planning (ACP) activities for our 9th grade students now that they will be at the high school.

Wisconsin Rapids Public Schools and Lincoln High school was a pilot school for the new ACP program and takes pride in our ongoing ACP development. Our district’s ACP committee worked closely with our districts Financial Literacy team to institutionalize our “Financial Knowledge” component of our ACP plan and it’s time to evaluate our work. These three factors are not only the purpose for enhancing the Rapids PRIDE program they will provide us the direction, leadership, and accountability to make Rapids PRIDE a continued success. Rapids Pride will consist of two major activities that will consist of many activities with each major activity. The following are the major activities, key needs of each and expected benefits of each.

Activity One: Create a half day ACP event for all freshmen focusing on student debt & financial decisions. Evaluate our current Reality Check financial simulation and update our half day event for all seniors. We will use our current Central Wisconsin Business / Education Partnership team and ACP team as resources.

Activity Two: Enhance our school based enterprise that our financial literacy courses can use to teach Financial Literacy academic and technical skills, 21st Century & leaderships skills in a work-based learning environment helping students become College and Career Ready.