DECA
WRITTEN EVENT
WINNERS

2014 INTERNATIONAL CAREER DEVELOPMENT CONFERENCE

FINANCIAL LITERACY PROMOTION PROJECT

1st Place
AMANDA GUGLIELMO
MADISON LIGHT

South Forsyth High School, GA
FINANCIAL LITERACY PROMOTION PROJECT

FINANCIAL FRIENDS

South Forsyth High School DECA Chapter

South Forsyth High School
585 Peachtree Pkwy.
Cumming GA, 30041

Amanda Guglielmo
Madison Light
May 3, 2014
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I. EXECUTIVE SUMMARY

Financial literacy is an immense part of transitioning from childhood to adulthood, especially for students with special needs. Becoming independent and handling one’s own money and finances become very important when special education students must pay their own bills and manage their own salary.

Some students learn these important financial skills through traditional classroom teaching methods, but many students do not successfully become financially literate through classroom activities alone. A national longitudinal study found that 60% of youth with disabilities that were employed for one year showed an increase in financial knowledge and the ability to manage their money. That is the reason South Forsyth High School’s DECA chapter chose to Make It Count and help our own special needs students with the Financial Friends Financial Literacy Project.

Problem identification

After interviewing the special education teachers, we found that their students had been studying financial skills for years prior to this project. However, the students did not comprehend the traditional classroom lessons. That was when our idea for hands-on learning was born.

Project’s target audience

The target audience of the Financial Friends project was South Forsyth High School students with special needs. The students have primary disabilities called Mild Intellectually Disabled (MID), Autism, and Other Health Impairment (OHM) and secondary disabilities such as speech impairment and orthopedic impairment (missing a hand).

Solution and results

The hands-on solutions our DECA chapter implemented for students with special needs was participation in a mini-economy in the school’s gym, shopping and buying supplies for the school store, being tutored by DECA members in their classroom in one-on-one learning, and finally working in the school store to use the skills they had practiced.
II. INTRODUCTION

A. Description of the local DECA chapter

DECA is an immense part of our school with meetings once a month, many after-school activities, and many students participating in DECA competitions each year. DECA continues to grow, and it remains a vast part of South Forsyth's student life. Yet, our chapter was not impacting the one group in our school that needed the most help: students with special needs. Like DECA's annual theme says, we wanted this year's Financial Literacy Promotion Project to Make It Count!

During the 2012-2013 school year, South Forsyth's DECA chapter took 150 competitors to our state competition, and 108 of those competitors made it on to the stage as 1st-3rd place winners. Our chapter sent 91 competitors to Los Angeles, California to compete at last year's DECA International Career Development Conference (ICDC). Out of those 91 competitors that competed, 11 SFHS DECA members placed in top 10 in the nation. Eighty percent of our international competitors placed in the top 20% in their DECA event.

All of our DECA members that have placed aren't just lucky; they have the talent and the support needed. We are supported by four outstanding DECA advisors, which is the reason our DECA chapter at South Forsyth is the way it is. These DECA advisors, Mrs. Moore, Dr. Ruff, Mrs. Pniewski, and Mr. Hutchinson have impacted the entire DECA chapter for many years and continue to do so this year.
Prior to starting this Financial Friends Financial Literacy Promotion Project, our DECA chapter had not organized a single activity involving special education students. Inspired by this year’s national DECA theme, *Make It Count*, South Forsyth High School’s special education students were targeted because they needed the most help in the school and because our DECA chapter believed that we could fill that need in a unique way. We chose the high school students instead of the middle or elementary school students because the high school students will leave home and live life on their own very soon. Several of the special education students that participated in this project only have a few years left until they will get a job and pay their own bills. Some of the other students we worked with are not ready for that step in their life yet, but we still wanted to prepare them for that time, whenever it comes.

Our chapter took this year’s national DECA theme to heart, and we were prepared to *Make It Count* by targeting individual students with special needs and providing them with specific, hands-on financial literacy experiences.
South Forsyth High School DECA chapter SWOT analysis

A strengths, weaknesses, opportunities, and threats (SWOT) analysis is a valuable tool for understanding an organization. This SWOT analysis describes South Forsyth High School’s DECA chapter.

**Strengths:** SFHS has over 1000 members in the DECA chapter, which makes it the largest chapter in the world. Each member brings new ideas to the chapter. A team of students can achieve more than one student. By combining their creativity, they can form more logical ideas, and together they can imagine and create something flawless. This teamwork is what makes our DECA chapter strong.

**Weaknesses:** Even though our school’s DECA chapter is large, not all the DECA members join just to be on the roster of a student organization and then they might be unproductive members.

**Opportunities:** South Forsyth’s DECA chapter still has many of students that have not joined DECA yet. Thus, we still have a lot of opportunity to reach those students to show them the entertaining and educational activities DECA has to offer.

**Threats:** The majority of students that have joined DECA at South Forsyth High School are very busy with other activities. The high activity level of students at the school threatens DECA growth because students are splitting their time between many activities.
B. Description of the school and community

South Forsyth High School's population of students and staff is expanding and reflects the tremendous growth in our community, Forsyth County, Georgia. The bar graph uses information from the Forsyth County School District's website and shows the demographic makeup of our school. As you can see, most of our population is white, and the number of male and female students is equal.

The following graph also uses information from the Forsyth County School District's website, and it shows the primary disabilities of the special education students our DECA chapter worked with in the Financial Friends project.

South Forsyth High School's special education program has a total of 168 students enrolled. This number has been very steady in the past 3 years: 151 students in 2011, 167 students in 2012, and 159 students enrolled in 2013.
South Forsyth High School is a very athletic, club, and academically-oriented school whose goal is to get students involved in as many different activities as possible. The football, cheerleading, baseball, softball, golf, basketball, wrestling, swimming, tennis, volleyball, soccer, cross-country and lacrosse teams compete in Georgia's largest school category: AAAAAA (6A). Clubs and student organizations are a huge part of South Forsyth, such as FCCLA, FCA, FLOOD, BETA club, National Honors Society, National Spanish Honors Society, National Science Honors Society, National Latin Honors Society, most importantly DECA; the school's largest club. For several years, SFHS has scored the highest SAT scores in the county, and it has also had SAT scores in the top 375 schools in America for the past 7 years. For the past 6 years, it has been in the top 423 for the Washington Post High School Challenge, and SFHS has received the Georgia Advanced Placement Merit School award for the past 5 years.

South Forsyth students understand that they are not handed these outstanding grades and awards, but that they definitely work hard for them. The school atmosphere is one where teachers and students work together to reach goals that students have set for themselves. For example, teachers offer extra help in the mornings and afternoons, as well as on the weekends. With all the help and support the teachers, our peers, and our parents give students at South Forsyth High School, high expectations are reached and the school continues to receive many awards.
## Forsyth County, Georgia PEST Analysis

<table>
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<tr>
<th>PEST Factor</th>
<th>Impact on the Financial Friends Financial Literacy Promotion Project</th>
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</table>
| **Political**| - South Forsyth High School is a Georgia public school supported by tax revenue and controlled by the local Forsyth County government  
- 95% graduation rate  
- High level of student financial literacy expectation by the school system |
| **Economic** | - 13th wealthiest county in the nation (Forbes Magazine)  
- Wealthiest county in Georgia (Forbes Magazine)  
- Low unemployment rate of 6.1%  
- High average household income of $102,775  
- High financial literacy expectations by employers and the community |
| **Social/Cultural** | - 7th fastest growing community in the nation (Forbes Magazine)  
- Fastest growing county in Georgia  
- Close proximity to Atlanta  
- 100 Best Communities for young People (Alliance for Youth)  
- 2nd Best Places to Get Ahead (Forbes Magazine)  
- 26th Most Popular neighborhoods (Newcomers Magazine) |
| **Technological** | - SFHS students and teachers use personal devices and other technology often at home and at school  
- Forsyth County School District encourages a Bring Your Own Technology (BYOT) policy  
- Many math and special education teachers use computers and personal technology to teach financial literacy topics  
- Our Financial Friends Project did not use technology. Instead, we chose to promote financial literacy with a very hands-on approach because our pre-tests showed that current methods were not working well for students with special needs. |
Forsyth County is located approximately 45 minutes north of Atlanta, Georgia with a population close to 200,000 people. Out of those 200,000 people, 2,500 are students at South Forsyth High School. Serving as a place to study and shop with friends, The Collection at Forsyth is the local hangout for South Forsyth students. The Collection is an outdoor mall that features restaurants such as Mellow Mushroom, Cheeky Mexican Taqueria, Red Robin, Which Wich, Chick-fil-a, and Starbucks. A few popular stores in The Collection are American Eagle Outfitters, Francesca's, Altar'd State, DSW, PeachMac, Charming Charlie, Academy Sports and Outdoors, and Barnes and Noble. The reason so many SFHS students go to The Collection is because it is right across the street and is less than a five-minute walk.

Community's history

Founded in 1831, Forsyth County, one of the wealthiest counties in the nation, was once a part of Cherokee County, and it was created legislative act in 1832. The county is named after John Forsyth, Attorney General of Georgia, member of both houses of Congress, and U.S. Secretary of State under Presidents Jackson and Van Buren. Cumming, the county seat, is named for William Cumming, who was a colonial in the War of 1812.
Demographics, recreation, and education

From its beginning population of about 6,000 people in the 1840’s to around 200,000 people in 2014, Forsyth County has grown tremendously. Many residents enjoy Lake Sidney Lanier, a 37,000-acre lake created and maintained by the United States Army Corps of Engineers. Fishing, boating, tubing, wake boarding, water skiing, as well as other fun activities are done at the lake. Forsyth County Parks and Recreation Department also maintains over 15 parks in the county. Some of those parks include Suwannee Mountain Preserve, Central Park, Fowler Park, and the Big Creek Greenway. The Cumming Fairgrounds also host lots of events throughout the year, such as a rodeo, The Cumming County Fair, and a farmers’ market, which are enjoyed by many people in the area.

Geography

Forsyth County is 247 square miles. It has eight state highways running through it as well as one U.S. highway (U.S. Route 19). Counties near Forsyth County include Dawson County, Hall County, Gwinnet County, Fulton County, and Cherokee County. Part of Forsyth County is a nation’s protected area, Chattahoochee River National Recreation Area.

III. MANAGEMENT OF ACTIVITY(IES) TARGETED AT OUTSIDE AUDIENCE

A. Purpose of the activity(ies)

The purpose of South Forsyth High School’s DECA chapter’s Financial Friends Financial Literacy Promotion Project was to give special education students real-world examples of and experience with money management and cash handling. Special education students at South Forsyth have disabilities such as MID (Mild-Intellectually Disabled), Autism, and a classification called OHI (Other Health Impairment), which includes many areas like ADD/ADHD, Seizures, Genetic Diseases and more. MID is the main classification for the
students we were working with. Most of the students in our project have MID as a primary
disability, and then they have secondary disabilities like Speech Impairment, Orthopedic
Impairment (missing hand) and Occupational Impairment (not being able to do small motor
skills like writing well).

In order to accomplish this purpose, our DECA chapter organized and created a mini-
economy, took special education students shopping for the school store, and gave special
education students jobs in the Bird Cage (the school store). For example, the special education
students comparison shopped/worked in the mini-economy, which included jobs for each
student, a bank, businesses, and restaurants, and they used their own experience to find out that
they don’t want to go to the store with the higher prices if another store is selling the exact same
product for a cheaper price. Ordering their own meal and being able to exchange money to pay
for it is a large challenge for many students with disabilities. Our chapter’s main goal for the
project was to show the special education students that they can go out in life and be successful
without someone always guiding them through and holding their hand.

Another way to accomplish our purpose was to create classroom activities. For the
classroom activities, our goal was to teach the students basic knowledge about taxes and
percentages. We wanted to do this because the results of the mini-economy showed that the
special education students had mastered the skill of addition, subtraction and multiplication, but
they did not know how to apply those skills in real-world settings. The reason we taught the
students this is because they will see this daily when they go to by something. For example, they
may only have $10.00 on them and the item could be $9.95. The students may think that they
have enough money, but with tax they would not. Now, before getting up to the cashier and
realizing they don’t have enough money, they could do the math before hand, save some time,
and go find a cheaper version of the product.
B. Planning and organization of activity(ies)

- Our chapter researched financial literacy, found out what it is, reviewed promotional methods, brainstormed, and researched a mini-economy.

- From the start of this project, our chapter knew that we wanted to make a difference and *Make It Count!* That desire led us to work with the special education students at South Forsyth High School.

- We interviewed special education teachers to determine which students to work with and measured the level of financial literacy that existed in our school's special education population with a pre-test.

- Our chapter made three planning decisions that were critical to the success of this project: 1) to use hands-on activities, 2) to promote to individuals rather than large groups, and 3) to measure the financial literacy gains made as a result of our project.

C. Implementation of activity(ies)

To kick off the Financial Friends project, we took the first step of interviewing the special education teachers to see what they have been doing to help the special education students become more financial literate and asking for their ideas. Many of the activities they showed us were pencil/paper or computer-based learning, and they explained that did not use very much physical or hands-on teaching. They told us they have attempted to teach financial literacy for years, and were hoping that some of it was starting to stick in the students' minds. As much as
we respect the special education teachers in our school, we decided right then what our goal for
this project would be: promote financial literacy to special education students in a way that they
would remember by providing real-world, hands-on experiences.

<table>
<thead>
<tr>
<th>SFHS DECA Financial Friends Financial Literacy Promotion Project Activities</th>
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<tbody>
<tr>
<td>Special education students participated in a mini-economy in the school gymnasium</td>
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<tr>
<td>Special education students participated in shopping for and working in the school store</td>
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<tr>
<td>Students did classroom activities dealing with taxes and percentages</td>
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**Pre-test for mini-economy of special education students**

Implementing the Financial Friends Financial Literacy Promotion Project continued with
finding out the special education students’ level of financial literacy in order to know what we
were working with and have a baseline measurement that could be compared to future tests. To
do this, we gave students a pre-test test that had a variety of math questions dealing practical
financial literacy.

The reason for testing the students’ level of knowledge was because we weren’t sure
what they already knew beforehand. To test their financial ability, we gave them a
straightforward test with basic addition, subtraction, and word problems, as well as questions
about how to complete a blank check. We gave them the test during class, and within minutes the
majority of them were done. Surprisingly, every single one of the special education students
passed the test. At that moment we knew we had underestimated their skills and decided to make
and give them a harder test, hoping it would be more challenging.
The second test we gave the special education students did prove to be more challenging than the first. Sixty five percent of them failed, and no one scored above 75%. When we saw those results, we knew we had a lot more to work on with them. The reason the second test was so much harder was because it required students to complete a fill-in-the-blank check with a scenario to read, along with much harder addition and subtraction problems. The second pre-test is shown in the appendix, and it was created by our chapter in consultation with the school's special education teachers.

Mini-economy

We gathered all the information we needed to know to teach them, and we immediately took the information they didn’t know and put it into a way to where they could learn it in a physical way. We decided to teach the information by organizing a mini-economy. We first had to talk to our DECA advisor to see if our idea was even possible to pursue. Our advisor told us it was a challenging task, but with our drive to do it we could make it all possible.

- Researched mini-economy directions and websites
- Planned stations for the mini-economy, based on students pre-test answers and scores
- Toy cash registers and play money were used
- Tables were moved to the school gym to represent individual businesses
- Several math stations were included as the students "jobs," and then they got paid so they could go shop at the stores. We also had two cash counting stations.
• We talked to the athletic director, and he allowed us to use one of our school's gyms in our school to hold our mini-economy, which required more space than a classroom.

• Gathered supplies, moved the tables and chairs, and stationed DECA members at each table to play the roles of business managers, bankers, and cashiers.

**Mini-economy floor plan**

Before we the mini-economy could happen, we knew we needed to layout floor plan and decide how it would look before we could find a place to have it, so we sketched out the layout by seeing how many tables and chairs we needed for each station in the mini economy.
We then decided what each of the stations would entail. We knew they needed to learn specific things, so made each station specific to those learning objectives.

We talked to the school’s athletic director, Mr. Gravitt, to get one of our school gyms reserved for Monday December 9, 2013. To supply all the tables and chairs we needed, our principal allowed us to use some extras from around the school. Most importantly, it took many DECA members to research jobs and wages for the students, set up the tables and chairs, and then to fill the mini-economy’s positions as bankers, cashiers, and business owners. Most of those DECA members had competed in DECA competitions, and they knew how truly important this project was. Working with special education students is not for everyone, and we used some our most dedicated DECA members for this task, for they needed the patience and dedication to do the job correctly. Manning the mini-economy with live people was the final piece to the puzzle. Our mini-economy was a huge success.

This is an example of one of the subtraction problems at one of the mini-economy stations.

As students entered the gymnasium to participate in the mini-economy, each one received a blank check. With that blank check the students picked a starting job to work at. Once
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This is an example of one of the subtraction problems at one of the mini-economy stations.

As students entered the gymnasium to participate in the mini-economy, each one received a blank check. With that blank check the students picked a starting job to work at. Once
they completed the first job they went to the other four. When they were at their last job, the students filled out their check for $20, when they completed it they went to the bank. With the students having a job title it helped them understand that they have to work for money and that everything will not be handed to them.

The students' first stop in our mini-economy was the bank, which taught them how to cash their check. They learned that when they tried to cash it, they would only be given their money if the check is endorsed correctly. With cash and personal checks in hand, the students moved on to shopping.

The rest of the mini-economy consisted of stores that would be in a typical mall. Purchasing products at those stores showed students how to manage their money, count their change, and comparison shop. Before we implemented our mini-economy, we gave all the students a pre-test, and they all struggled with addition and subtraction of money. Visiting the stores in the mini-economy taught them how to pay for items by counting their money and also counting the change to make sure they give the correct amount of money to the cashiers and then receive the correct amount back. This feature of our project was very important to the special education teachers because they are afraid that the students will be taken advantage of after they leave home and school, and they had warned us that counting money was a weakness for most of their students.

As the students moved from station to station, the students paid for products in cash. Along the way, they subtracted their payments at each station from their total wages for the week and kept a running budget. In addition to counting money, filling out checks, and recording their payments. All of the students
practiced filling out checks in their special education class leading up participating in the mini-
economy, but none of them had fully mastered the concept. Having them fill the check out in the 
mini-economy helped them remember how to do it, compared to just having an example on 
paper in class and copying it.

The restaurant turned out to be one
of the most important businesses in the 
mini-economy because we gave the students 
two restaurants with the exact same menu:
Becca’s Bakery and Patty’s Pastries.
Becca’s Bakery had lower prices for the 
food they were serving, and Patty’s Pastries 
had higher prices. We did this because on the students’ pre-test many of them said they would go 
to stores with higher prices. After the pre-test, we interviewed the students and found out that 
they believed that higher prices were better than low prices because higher prices meant better 
products. This situation is a good example of the misunderstanding that can happen when 
schools do not provide hand-on, real-world experiences.

Shopping for the school store

After having the students participate in the mini-
economy in South Forsyth’s gymnasium, it was 
time to take our financial friends’ new skills to 
the real world. The special education students 
grew to Sam’s Club once a week during January 
to buy the supplies needed in bulk for our school
store. Also, they worked in the school store as cashiers. These activities were crucial steps toward the special education students' independence.

One of the most rewarding parts of this project was seeing the special education students in a real store, with real transactions, and interacting with real people. Based on our research during the planning phase of this project and our personal observations, providing hands-on experiences was the most valuable thing we could have done for our fellow students. Some of the reasons students didn't remember things they did in class, was because they didn't use those skills in the real world.

This part of our project gave the students a chance to get the real feeling of what it's like to work in the real world. They were able to handle real money, make change with the money, and see what it is actually like when they have to buy an item and be smart about handling money. It also helps them interact with the customers and cashiers. If the students happen to make a mistake in these practice situations, we made sure they realized their mistake, so when they go out on their own they hopefully won't make the mistake again.

Classroom activities

Another idea we had to teach the students was to actually go into the classroom itself and teach them. To start this activity off, we gave the students a pre-test that dealt with taxes, multiplication, and percentages. Once we received the results of the pre-test, we saw what the students needed help with.

The activities we did with the students was just going over, and teaching them the steps of how to work out the problem they got wrong. We pulled the students out one at a time to work with them individually on the criteria they didn't understand. We decided to try this method
because the teacher told us that have never worked with the student one-on-one. After teaching them with the one-on-one method, we went back again with them individually to see if the method proved to work and if they remembered what we taught them. The method proved to be effective. After teaching them individually we went back to the classroom and reviewed with them as a whole class before they took the final test. We did this because it had been several weeks since we had worked with them on this, and normally if they used this out in real life they wouldn’t go that long without seeing this in the world.

IV. EVALUATION AND RECOMMENDATIONS

A. Evaluation of campaign

Our DECA chapter learned how important it is to have patience with the people when promoting a challenging topic like financial literacy. Whether talking about the general population of students, special education students, or just people who need financial literacy help in general, our DECA members used patience and a plan that was very targeted and focused to Make It Count! While money management skill and financial literacy may seem like common sense to some, it is very difficult for others. We are very proud of the fact that we helped a special group of students in South Forsyth, for whom financial literacy used to be just a worksheet and a set of math problems in class. We made financial literacy come to life for the students, so that it is not such a foreign concept. According to the special education students themselves, they don’t get frustrated when applying financial literacy concepts.

As we went back several weeks after doing the mini-economy, we noticed that quite a few students showed improvement. The students were subtracting faster, making change quicker, calculating how much money a cashier should give back, and understanding the concept of multiplication when computing taxes.
Here is an example of a problem the students saw multiple times, throughout the process of us working with them.

\[
\begin{array}{c}
\frac{3}{7} \times \frac{5}{2} \\
\hline
\text{?}
\end{array}
\]

If you make $7.25 an hour and you work for 9 hours, how much money do you make?

As you can see, they grasp the fact that you need to multiply 7.25 times 9 instead of adding or subtracting, when the special education teachers had not been able to reach this goal before the mini-economy. At first, the students questioned multiplying and wanted to add or subtract, but after thinking it through and with just little hands-on/real-world practice, they realized that adding or subtracting wouldn’t work and that they had to multiply. By giving them the experience, our DECA chapter helped them know how to compute their income per day. As a result of knowing how much they make per day, they can figure out how much they will make by the end of the week, month, year, etc. This way, South Forsyth’s special education students will have the ability to be smarter about the financial decisions they make.

Then, we took the last step of the mini-economy with the students: taking the post-test. This test was the exact same one we gave them several weeks before participating in the mini-economy. When we compared to the scores from the pre-test to the scores from the post-test, we saw a huge improvement in the grades. We saw a minimum 20% increase in the students’ grades when they took the test for the second time.

**Mini-economy tests**

One thing that we noticed immediately when reviewing the results of the post-test from the mini-economy, was the student’s capability to subtract. While the students were taking the post-test, we talked to the special education teachers about what we hoped they would have
learned during the project. Subtraction came up in the discussion, and we were told that the students weren't comfortable doing subtraction problems until they went to the mini-economy. Before, they were not familiar with all the steps to do the problem correctly, as they normally use a calculator for the more challenging subtraction problems. Even though some of the students didn't get all of the subtraction completely right on the test, they were so close it was unbelievable. Several of them were only .10 off of the correct answer. It showed us that they clearly had an understanding of what they were doing for subtraction, and they only made minor mistakes. We went back with the few students that did miss some questions and had them redo the problems, and every single student caught their mistake when they worked through the problems again.

![Pre-test 1](image)

The pre-test 1 graph shows the results of first pre-test that we gave the special education students, which was too easy, and on the pre-test 2 graph, the results proved that it was much more challenging. As you can see, just a small percentage failed the first pre-test. But, in the second pre-test a larger percentage failed, and the second test showed us what needed to be learned during the mini-economy.
The post-test grades for the mini-economy definitely increased as only 10% failed. Ninety percent of the students passed; several with flying colors.

Classroom activity tests
In the pre-test for the classroom activities, 80% of the students failed. This was expected due to the new concept that was in the test about taxes and merchandise sales. These problems dealt with percentages, and the majority of the students had a hard time comprehending them. By seeing the failing scores, we knew we had something to work with.

After working with the students, teaching them one-on-one, we gave them the post-test for the classroom activities. The scores we received from the test were unbelievable. We had 10% of the students fail, and the rest pass with astonishing grades.

![Post Test](image)

B. Recommendations for additional new activity(ies) for future campaigns

Our DECA members and the school’s special education teachers made a few suggestions at the end of the project. A recommendation for a new activity would be to work with each student individually and work on his or her own needs instead of focusing on the entire special education students as a group. For example, one student may need more help in one area than the other. One student may understand how to add amounts really well, but another student isn’t so great with adding. If you make all your students practice adding, some of them may already know how to do it and you may be wasting your time on them when they could be learning.
something else. Another recommendation would be to expand the mini-economy. When our chapter thought about it, repetition in school is a key to remembering and learning something. So we shouldn’t teach them for a day and expect them to remember it, because honestly, most people don’t learn that way and we shouldn’t expect special education students to do so?

Also, when we work with special education students in the future, we will remember how important it is to have a passion to work with them. You really have to want to be with them, not just be there because that’s what your project is about or because it makes yourself look good. These students don’t ever get the treatment that regular education students get on a daily basis. The majority of them won’t have the chance to get a high-level management job, and some will never even live independently. We asked each of them what their dream job was, and some answered with the typical teacher or fireman answer. Then there were some that wanted to be a librarian, a mechanic, work at a grocery store, or be a pilot. These kids have real aspirations to be just like everybody else. They may have disabilities, but they are still just normal teenagers. We could tell from seeing how social and high-spirited they were when learning in the mini-economy and shopping at Sam’s Club that they really enjoy what they were doing. While some of the goals and dreams of a few of the special education students might not come true, we are confident that this project helped them have the chance to achieve them. Hopefully, with help, they will have the opportunity to try.

V. BIBLIOGRAPHY


**VI. APPENDIX**

**First posttest**

1. Fill in the check using the following information:
   You go to Subway on November 18th, 2013. You buy a sub for $5. You also get chips for $2.25 and a large drink for $3. Your total is $10.25. (Do your best to fill in the check!)

2. How much money is this?
   a. $0.47
   b. $0.78
   c. $1.00
3. If you get paid $7.50 an hour and you work for 7 hours, how much money do you get paid?
   a. $52.50
   b. $37.25
   c. $84.50

4. If you buy a computer for $230, a computer case for $25.50 and a mouse for $15.75 and you give the cashier $300. How much money should the cashier give you back?
   a. $28.75
   b. $29.00
   c. $25.50

5. At Wal-Mart a radio is $49.99 and at Best Buys the same radio is $55.99. Where should you go to buy the radio?
   a. Best buys
   b. Wal-Mart

6. If you have $100 dollars and your boss gives you $130 how much money do you have?
   a. $100
   b. $30
   c. $230

7. If you have $40.35 in the bank and you deposit another $75.50, how much money do you have in the bank?
   a. $115.85
   b. $100
   c. $110.35

8. Add these numbers together. (DON'T USE YOUR CALCULATOR)
   \[45.50 + 27.42\]
   Answer: _______
9. Subtract these numbers. (DON'T USE YOUR CALCULATOR)
   45.50
   -27.42
   Answer: 

10. When you're balancing your checkbook, do you put the checks in order by date or in random order?
    a. in random order
    b. in order by date

Second posttest

1. Do you know how much tax is?
   a. .14% of an amount
   b. .07% of an amount
   c. .09% or an amount

2. If you have an item that's $20.00 and it is 50% off, how much would the item be now? (not including tax)
   a. $15.00
   b. $17.00
   c. $10.00

3. If you worked for 8 hours and got paid $7.25 an hour, how much money would you earn at the end of the day?
   a. $60.00
   b. $57.00
   c. $58.00
4. If you have an item that’s $30.00 and it is 25% off, how much would the item be now? (not including tax)
   a. $22.50
   b. $23.00
   c. $22.00

5. If you have an item that $40.00 and it is 75% off, how much would the item be now? (not including tax)
   a. $13.00
   b. $10.00
   c. $11.00

6. If you work for 7 hours and are paid a salary of $8.50 an hour, what would you get paid at the end of the day?
   a. $59.50
   b. $60.00
   c. $59.00

7. 68.72
   -34.28
   a. 34.44
   b. 35.44
   c. 32.45

8. If you have an item that’s $50.00 and it’s 25% off, how much is the item?
   a. $38.25
   b. $40.00
   c. $37.50
9. 108.34
   - 49.40
   a. $59.50
   b. $60.00
   d. $59.00

10. If you worked for 6 hours and got paid $12.25 an hour, what would you get paid at the end of the day?
   a. $73.50
   b. $72.40
   c. $73.60