DECA
WRITTEN EVENT WINNERS
2016
INTERNATIONAL CAREER DEVELOPMENT CONFERENCE

FINANCIAL LITERACY PROMOTION PROJECT

1st Place
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King Philip Regional High School, MA
Credit, Do You Get It?

Financial Literacy Promotion Project
By: Courtney Kelleher and Ashley Guertin
April 25, 2016

King Philip Regional DECA Chapter
King Philip Regional High School
201 Franklin Street
Wrentham, MA 02093
I. EXECUTIVE SUMMARY

INTRODUCTION

Credit, Do You Get It? was founded in the King Philip Regional High School community located in Wrentham, MA. Home of the Warriors, King Philip consists of citizens of Wrentham, Norfolk, and Plainville, creating a community of young adults from various backgrounds. King Philip states in its mission statement that the efforts of its students and teachers, “extends our student-focused mission into a commitment to excellence.”

One of King Philip’s most successful organizations is its highly esteemed DECA Chapter. King Philip DECA was founded in 1972 and has excelled in its performance in written events at the district, state, and international level. With such a great amount of success achieved by past teams, we had the ability to inspire our project from the accomplishments of past teams.

Taking on the knowledge of finance is a big step into the adult world that all teenagers will have to make. The process can be daunting, confusing, and even uninteresting at times. With the Junior Achievement Association in Colorado conducting research stating that 51% of young adults wish that their high school had offered a financial literacy course, we took it upon ourselves to inform the student body at King Philip about the importance of finance, specifically focusing on credit and money management.

MANAGEMENT OF ACTIVITIES TARGETED AT OUTSIDE AUDIENCES

Problem Identification

The Credit, Do You Get It? campaign was created in order to educate students on the importance of establishing and maintaining credit, along with teaching them how to properly manage their money. Understanding how to manage credit, avoid personal debt, and to be able to sustain a high credit score has been highlighted throughout our project. As seen in research studies, this age group is known to be the least financially literate age range and demands the largest need for education. EverFi Inc., an education technology company, conducted a study that lead to the conclusion that “Students between the ages of 13 and 18 revealed that the state of financial literacy among the nation’s youth is grim”. We recognized this issue within our King Philip High School, and selected our target audiences accordingly.

Target Audience

The campaign primarily targets students currently in the King Philip community. We planned to address the major lack of financial literacy amongst the students and increase their exposure to finance. Our secondary target consists of the parents of these students, recognizing the importance of making parents aware of their child’s lack of financial literacy. We hoped to empower the parents to become advocates of financial literacy. Involving the parents in the learning and teaching process has allowed the campaign to reach a higher potential of growth and understanding.

<table>
<thead>
<tr>
<th>Primary Target</th>
<th>Secondary Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students of the King Philip community ranging from ages 13-18</td>
<td>Parents of the students of the King Philip community</td>
</tr>
</tbody>
</table>

Purpose of Activities

The solution to the lack of financial literacy at the King Philip High School is to teach students the importance of being financially literate through personal interactions, creative
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teaching strategies, developing partnerships, attending parent events, and creating social media pages. We segmented our project into comprehensions and impressions. Comprehensions represent the number of people our project has directly educated on finance, while impressions represent the number of people we have made aware of our campaign. These strategies have allowed for us to reach a great number of community members at King Philip, amounting to a total of 4,548 parents and students.

**Halloween Spooktacular**

Halloween Spooktacular is run by the King Philip Student Council for the enjoyment of younger aged children. We handed out pre and post surveys about credit to the high school students in attendance, conducted small mini lessons, and allowed students to participate in a raffle. This event allowed for us to monitor how we worked as a team and also attain a basic understanding of the knowledge that students have on financial literacy.

**Financial Literacy Jeopardy Night**

We hosted a Jeopardy Game Night where we taught students through a PowerPoint presentation about financial terms, careers in business, and how to make educated decisions when dealing with finance. After the presentation, we asked participants questions in a Jeopardy Game format that pertained to the information they had just learned. Jeopardy night allowed for us to learn how challenging it is to spread awareness to a select target; however, through the performance of our audience, we believe we accomplished the goal of educating our attendants on finance.

**Curriculum Night**

We spoke to parents of 8th graders, students that will be attending King Philip in the following year, about their child’s financial knowledge. Parents answered a 5 question survey pertaining to how much experience their child has with finance and how financially literate they are. We strived to be proactive in addressing the lack of financial literacy at King Philip by bringing awareness to the parents of the incoming freshman class. Curriculum night gave us a sense of assurance that our project mattered and had an impact in changing the basic ways at King Philip.

**Parent Teacher Conference Night**

Parents of students currently attending King Philip answered a 5 question survey, allowing them to rate how financially literate their child may or may not be. This event brought parents’ attention to the lack of financial literacy in their children and showed us that parents supported our campaign of making King Philip a more financially literate school.

**Monopoly Night**

We hosted a Monopoly Game Night where students came together to play Monopoly while learning about financial literacy. Playing monopoly gave students a fun way to hypothetically involve themselves in real life financial situations. While playing Monopoly, students were educated through creative teaching strategies allowing them to hypothetically observe the financial processes. Monopoly night allowed for us to indirectly teach students along with them learning how to manage money.

**Paint Night**

We hosted Paint Night as a response to the competition for a similar target audience within our DECA chapter. In preparation of Paint Night, we partnered with another team from our chapter competing in the Community Service Project raising money and awareness for Habitat for Humanity. For $15, attendants could paint a plastic change jar however they pleased. Inside each change jar was a note from our team expressing our hopes for each person to become a more mindful money saver with the addition of their new change jar. We were able to promote financial literacy through this act, as understanding how to save money is a key component to being financially literate. The responsibility of raising money and bringing
awareness to two great causes taught us how much of a difference we can actually make.

Social Media: The Credit, Do You Get It campaign was featured on both Instagram and Twitter to keep up with the lives of busy everyday students at King Philip. We utilized the accounts to announce upcoming events and receive feedback from our audience. We also made a point to release current events in finance through posting current updates of the stock market and news articles on recent financial situations. Our social media accounts instilled responsibility into our team through event planning.

Implementation of Activity:

Personal Interactions: We wanted our campaign to accommodate all different learning styles for students, ranging from those who needed personal explanations of concepts to those who needed to learn through visualization or application. Handing out pre and post surveys at Spooktacular allowed us to gather data on what information students did or did not know, and then to immediately introduce them to our project personally and educate them on credit and money management.

Creative Teaching Strategies: One of the main goals of our project was to involve students while they were learning about finance. The success of our Financial Literacy Jeopardy Night allowed for us to educate our target audience on finance, while testing the students’ knowledge through playing a Jeopardy Game. We also recognized the importance of showing students how the information we were teaching them became relevant in everyday life. Through our Monopoly Night, we were able to show students direct applications of finance through a hypothetical board game, yet every scenario could occur in the real world.

Partnerships: We were able to expand our audience range through developing a partnership with the Habitat for Humanity team from our DECA chapter. Through hosting Paint Night, we were able to promote financial literacy by supplying attendees with plastic change jars that would encourage them to save their money. We also were able to donate all proceeds collected to our local Habitat for Humanity chapter. Our professionally responsible partnership allowed for us to open our campaign up to more audience members and to learn how to effectively host and plan a successful event with additional group members.

Social Media: We were able to make our campaign easily accessible to all members of the King Philip community through our Twitter and Instagram accounts. Not only were we able to announce events we were hosting/attending, but we released posts about current events in finance to show viewers how finance is applied in everyday life. We were able to promote financial literacy through the use of these accounts, and grab the attention of busy teenagers.

EVALUATIONS AND RECOMMENDATIONS

Evaluation:
$ Effective execution of targeting primary and secondary audiences
$ Fulfilled goals of educating students on finance in involving them in the learning process
$ Consistent use of project management skills

Recommendations:
$ Continue to target a large audience that covers a variety of ages
$ Create an action plan that involves parent and student interactions
$ Advise people who are already financially literate of the need to spread their knowledge to others
II. INTRODUCTION

A. Description of the local DECA chapter

DECA has been a renowned and continually growing organization at King Philip Regional High School since 1972. Its tight-knit size, devoted members, and skilled advisors have extended the legacy throughout the decades. The chapter continues to place an increasing number of students on the International Career Development Conference stage, and has brought back more International Conference titles in the past 3 years than other chapters have earned in their entire existence. King Philip Regional High School's DECA members work endlessly towards excellence through their planned events, presentations, and manuals. The success and well-rounded knowledge about the DECA organization starts with the passion and dedication of the chapter advisor, Mr. James K. Dow, who enforces the importance of hard work and confidence within ourselves to help push the chapter members towards ultimate success.

In the 2014-2015 competitive season, our DECA chapter came home from ICDC with one 2nd place project in Business Services Operations and one 1st place project in Learn and Earn, along with several other top 10 placing projects. The success seen in the 2015 ICDC Competition was not a surprise to King Philip's DECA members, who are committed and devoted to the individual team projects and overall chapter. Each student enrolled in DECA is involved in other activities and leadership roles at King Philip Regional High School such as
sports, clubs, band, student council, and student government; however, DECA is the top priority for all chapter members in order to ensure success and earn high level awards.

Our chapter also receives recognition around the school because of the DECA Mini Mall, or as the students commonly call it, the DECA Store. Our store sells a variety of school themed apparel and accessories such as t-shirts, sweatpants, lanyards, and keychains. The DECA Mini Mall is frequented by students who buy Otis Spunkmeyer cookies during their lunch period for $75. The Director of Finance, Robbie Anderson, manages all the incoming money and items sold in the store.

By the end of the year, all members feel a sense of comradery with one another as a result of the friendships built both inside and outside of the classroom. King Philip DECA Alumni look back on their experience in the program and realize that all the real world skills they apply in college and beyond came from the strategies they practiced and presented in DECA. Alumni urge underclassmen to join the program when they reach their junior and senior year in order to get experience with business topics and to learn how to be a more well-rounded researcher, public speaker, and person overall. Alumni, current members, and the chapter advisor are all united in one way out of all the members in the King Philip High community. We believe we have gained valuable lessons and skills from DECA, we believe DECA is an effective program that prepares students for a future in business, and we believe in hard work and passion for a topic that carries people to success.

Despite the stellar reputation of King Philip's DECA chapter, we still recognized a lack of financial comprehension amongst students being educated on marketing and finance. This prompted us to explore the knowledge of students in the King Philip community, assisting us in selecting our target
audiences. We were excited to begin our financial literacy promotion plan with the support of our King Philip DECA chapter, as all members are motivated, dedicated, and hardworking students. We were confident in our ability to involve our chapter in our campaign through our promotional strategies and events.

B. Description of the school and community

The School

King Philip has a vision for all students and teachers:

"The vision of the King Philip Regional School District extends our student-focused mission into a commitment to excellence. Our vision is that students reach their highest potential and are well prepared for the future because of a consistent set of 21st century standards and high expectations for teaching and learning. Teachers, administration, and staff work together as a professional team whose collective priority is the students' education. King Philip Regional Middle and High Schools are a hub" ... "The district is widely recognized for excellence and as a model for educational leadership."

King Philip Regional High School was established in 1957, and continues to grow as one of the best academic schools in the country. It is located in Wrentham, Massachusetts and is the home of the King Philip Warriors. King Philip is ranked number 381 out of about 21,000 public schools in the United States. Our school stresses the idea of academic excellence and offers outstanding clubs. One of King Philip's best attributes is that every student has the opportunity to find a section of the school where they feel at home. From our award winning band members to our dedicated sports teams, King Philip has something for everyone. Our club advisors work extremely hard to engage members and make the club's experience memorable. The teachers constantly push the students to do their best and make King Philip feel as much like home as
possible. King Philip offers four levels of classes to allow students to have the most fulfilling
academic experience possible.

King Philip encourages students to participate in various teams or activities while taking
pride and responsibility for their course load. Each class offered is structured to challenge the
students and give them the chance to learn at their own speed; however, despite the variety of
courses and clubs offered at King Philip, no courses include the teaching of financial literacy.
King Philip encourages and empowers students to perform to the best of their ability every day;
however, King Philip fails to recognize the importance in the teaching of finance to teenagers,
pushing us to create our financial literacy campaign.

The Community

King Philip is made up of the three towns Norfolk, Wrentham, and Plainville. The
population of Norfolk is 11,227 people, the population of Plainville is 8,264 people, and
Wrentham is 10,955 people. King Philip is located in Wrentham, an outstanding town
established in 1673. The population is welcoming, the land is beautiful, and it offers a wide
range of activities for all residents. There is a lack of racial diversity in the towns, as Wrentham,
Norfolk, and Plainville all mainly consist of White/Caucasian families. Although, the community
may not be racially diverse, the small businesses, warm personalities, and creative ideas of the
population make it a place where everyone feels welcome. We were confident that we would
have the support of our community members when forming our promotional plan.
III. MANAGEMENT OF ACTIVITIES TARGETED AT OUTSIDE AUDIENCES

A. Purpose of the Activities

Being financially literate is not defined by one's ability to count money, understand the business world, and manage a bank account. To be financially literate, one must have “Knowledge of properly making decisions pertaining to certain personal finance areas like real estate, insurance, investing, saving, tax paying, and retirement” (Investopedia). While we recognized the that all these topics are important, we wanted to focus on issues that would be directly relevant to a teenager's current life. We felt that introducing them to these topics first would spark an interest in financial literacy that would open a door for them to look to other topics. We saw teaching the students the importance of properly managing their debit or credit cards and understanding how to save their money as an effective and beneficial lesson to deliver. After attaining a job, many students get their first taste of financial freedom in receiving a debit or credit card. This freedom often comes with high school students actively spending money on their debit or credit cards without understanding the ramifications of their actions or saving any money for their future. Before deciding on the final topic for this promotional campaign, we asked five King Philip students aged 14-18 that currently had a debit or credit card, if they knew what happened when they swiped their card. Five out of five students claimed that they did not know what happened when they swipe their card; furthermore, students claimed that they could barely explain what the difference between a debit and credit card was. Because students were considerably uniformed in this area, we planned to primarily educate the student body in our community on how to understand what is happening when they swipe their debit or credit card, and to teach them how to effectively save money during their high school years. We took inspiration from a quote by Ben Franklin, stating,
"Tell me and I forget, teach me and I may remember, involve me and I learn."  

We knew that in order to educate our primary target on credit and money management, we would need to involve them in the learning process. Teaching them in this way would result in financial information staying with listeners long after our events. We would then target the parents of the students in the King Philip community as the secondary target audience. We planned to involve the support of the parents in the goal of our project in hopes of them passing on the importance of financial literacy to their children.

During the beginning stages of our project, we attended our school’s annual Spooktacular, an event hosted by the King Philip Student Council every year for the enjoyment of younger aged children. Our team decorated our DECA Chapter’s Mini Mall into a “Creepy Credit Room” for the occasion. We created a 3 question survey that we administered to forty King Philip High School students. The surveys allowed our team to evaluate what information students currently did or did not know about credit. Students were asked to answer the survey both before and after we delivered to them a 5-minute mini lesson on credit. We asked:

$ What is credit?

$ Do you have a credit or debit card?

$ What happens when one swipes his/her debit or credit card?

After completing the pre survey, we explained to the students what credit was, how it would affect their lives now and in the future, and how they can become a more educated debit or credit card user through saving their money. After the 5-minute mini lesson, we asked the students to complete the same survey for a second time. For participating in our campaign, every participant
was then granted two raffle tickets to enter in a “Creepy Credit Room Raffle” to win a prize consisting of Halloween candy and office supplies. To connect to the theme of Spooktacular, we also hosted a penny challenge for the younger aged children. The child that guessed the number closest to the amount of pennies in the jar received a small prize of Halloween candy and accessories. Blank coloring sheets featuring piggy banks and haunted bank buildings and colored pencils were also available to the children.

We analyzed the answers from the surveys and used them to confirm the data collected by the national research studies of financial literacy that built the foundation of our project. We were able to introduce our King Philip community to our financial campaign and educate a portion of our target audience. Also, this event served as a way for us to monitor how well we worked together as a team and to determine where we needed to improve our communication, interpersonal skills, and promotion strategies.

Financial Literacy Jeopardy Night – November 08, 2018

We recognize that finance is a difficult and confusing topic to master as a high school student. We wanted to solve the problem of losing students’ attention while teaching them. We decided to host a Financial Literacy Jeopardy Night, where fifteen students played a game of Jeopardy by answering questions concerning credit and other financial terms and processes. Before playing the game, we conducted a 10-minute presentation that was accompanied by a handout. We educated students on the terms used in finance and banking, the types of financial processes they will carry out, and the traits of a smart money saver. We also invited Mr. James Guertin, loan originator at Randolph Savings Bank in Randolph, MA, to come speak to the students at the event. Mr. Guertin covered additional topics such as accounting and money
management, and he explained the role of his job in the finance world. We developed 5 categories for the Jeopardy Game:

| Finance Terms | Credit in Real Life | Most Likely to Succeed | Name That Job | Random |

The goal of the game was to test students' ability to define financial terms, understand basic financial processes, and make decisions in financial scenarios, all in an engaging and fun manner. Every category challenged students to define terms and make educated decisions based off of the material we presented to them. The members of the team with the most points at the end of the Jeopardy Game then competed against one another for prizes including a $20 Visa Card, a Dunkin Donuts card, and an iTunes gift card. The top three winners were determined after answering random questions about finance until a winner was found with the greatest amount of points.

To greater our target audience, we teamed up with another competing project in the Chapter Team Events from our King Philip chapter. The team of Blair Cloutier and Katherine Tobichuk are competing in the Community Service Project category in sponsorship of Habitat for Humanity. Recognizing the benefits that working together could have for our causes, our teams planned together a Paint Night. This event was held at King Philip High School for all community members to attend; Paint Night served as an opportunity for members to paint their own dream vacation scenery on a plastic change jar. Our financial literacy team then placed a small note inside every change jar, explaining the goals of
our project and why we teamed up with the Habitat for Humanity group in particular. By painting their own change jars, participants simulated good money saving habits while acknowledging small savings as a means to save enough money to go on their dream vacation.

**Monopoly Game Night - February 16, 2018**

To further involve the students of the King Philip community in our project, we wanted to continue to implement creative learning strategies to ensure student engagement. We researched several types of learning techniques, and discovered one of the most effective methods was learning through playing games. We then planned an event called Monopoly Night, where students could play a fun game of Monopoly with their friends.

Monopoly is a game centered on buying, selling, saving, and trading. These all represent the skills used in the finance and business world. Monopoly Game Night was major opportunity for our project to use a fun learning method to engage students. They would be learning financial literacy skills while also enjoying a game enjoyed on their classic family game nights.

In order to guarantee student awareness of our Financial Promotion Plan, we created both a Twitter and Instagram account dedicated to our cause of making students in the King Philip Community more financially literate. We wanted all members of our audience to be involved in our campaign regardless of their ability to attend our events. Researchers claim in an article released by CNN that teenagers “spend far more time with media technology than any other thing in their life. This is the dominant intermediary in their life” (Wallace, CNN).
The Twitter and Instagram accounts, both titled KPFinancialLit, were easy access tools students could use to stay updated on the state of our project. Students could learn when our DECA team would hold or attend events, read recaps on events we hosted or attended, and also contribute to the student polls asked of our followers on what events to hold next. Primarily on the Twitter page, viewers could also read current events articles on finance, learn quick tips on how to save money as a teenager, and take financial literacy quizzes. For students who have a difficult time attending the events held by our DECA team, the Twitter account is a way for them to stay knowledgeable on finance, despite them not being able to attend our events.

Curriculum Night and Parent/Teacher Conference Night

Curriculum Night and Parent/Teacher Conference Night are events offered by the King Philip faculty to the parents of students enrolled in the King Philip Regional Middle School and High School. Curriculum Night was an event specific to parents of 8th grade students in the King Philip community. Parents came to the high school and learned more about the classes offered at their child's future school. In order to solve the lack of financial literacy at King Philip, it was necessary to speak to the parents of the incoming Freshman Class of 2016-2017. In demonstrating the importance of financial literacy to parents, we were able to
reinforce the goal of our project to our primary target audience of King Philip teenagers. We also attended the Parent/Teacher Conference Night allowing for us to target the parents of students who are currently enrolled in King Philip High School. At both events we handed out a five question Yes/No survey for the parents to answer. We asked,

$ \text{Have you taught your child how to be financially literate? (Have you given them a good understanding of financial terms and money management?)}$

$ \text{Does your child have a credit or debit card?}$

$ \text{Does your child have an understanding of what credit is?}$

$ \text{Do you think it would be beneficial if a Financial Literacy course was offered at King Philip High School?}$

$ \text{Would you make it mandatory for your child to complete the Financial Literacy Course before graduating from King Philip?}$

The answers to the survey questions indicated the specific areas of information that needed to be stressed more effectively and earlier on in the younger generation. We were intrigued to see how parents of high school students reacted to these questions and how they responded to the mission of our project. The goal of attending Parent/Teacher Conference Night was to gain parent awareness of their son or daughter's lack of financial knowledge.
B. Planning and Organization of Activities

Organization of Target Audiences and Planning of Research

Target Audiences
- Primarily targeted the students at King Philip Regional community.
- Students diverse in age, education level, and financial literacy exposure.
- Secondarily targeted parents of King Philip Regional community.
- Parents need to be enforced the importance of spreading financial literacy.

Primary Research
- Conducted pre and post surveys that showed our effective teaching in the areas of financial literacy.
- Measured how financially literate the students were by comparing the before and after results.
- Gathered student comments to assess the effectiveness of how games like Jeopardy and Monopoly motivated students to be financially literate.

Secondary Research
- Researched studies evaluating the financial literacy standpoint of teenagers and the pressing need for awareness.
- Used business records, government sources, academic sources, and trade associations to study credit and learn how to properly save money.

In order to reach the most members of our target audience, we set up our display inside our chapter's DECA Mini Mall and named it "The Creepy Credit Room" for the night. Our chapter's Mini Mall provided a large, exciting, and inviting backdrop that enticed attendants to speak to our team. Using the Mini Mall allowed for us to have a larger presence at Spooktacular as opposed to other groups stationed at tables. Before the event had begun, we decorated the Mini Mall with Halloween decorations in consideration of the event's theme. We created a three-question survey based on the data we hoped to collect from students on their knowledge of financial literacy. From there were formed a 5-minute lesson explaining how credit and finance was pertinent to teenagers' lives. Connecting these questions to teenage life, we ensured that our participants fully understood why it is important to be financially literate.
Credit, Do You Get It?

Total Comprehensions: 40
Total Impressions: 40

Sincerely, winning Jeopardy Night

In preparation for Jeopardy Night, we created the PowerPoint presentation and a printed handout that covered various aspects of finance, centering around credit and money management. After completing the PowerPoint and the handout, we generated jeopardy questions that stemmed from the information we would be presenting to the students. We decided each category would have five questions in order to adequately cover the information relayed in our presentation.

To promote our Jeopardy Night, we created posters advertising the event and placed them all throughout the King Philip High School. The posters included the date, time, place, and the prizes that would be awarded to the winners. We also submitted a form to our school’s administrative office that would allow for our event to be announced school-wide during our daily morning announcements. In this way, we effectively advertised our events to all 1200 King Philip students and 73 faculty members to be aware of our event. By communicating with each other and assigning tasks, we were able to evenly divide the work amongst creating and hanging the posters, typing the handout, composing the Jeopardy Game, and teaching the information during the event.

Total Comprehensions: 15
Total Impressions: 1,273

Paint Night

Planning and organizing Paint Night was an equal effort between our team and the Habitat for Humanity project managers. Both teams set out to attract a variety of audience
members to enhance awareness for both causes. The Habitat for Humanity team’s strong connection and partnership with *Old Colony Habitat for Humanity* in Attleboro, MA allowed for us to attract townspeople outside of our King Philip community and extend our advertisement to various locations. Our teams decided to divide up the work necessary for the production of Paint Night. Different aspects of the event were designated to specific personnel within the two teams.

**Distribution of Tasks Between Teams**

<table>
<thead>
<tr>
<th>Assigned Task</th>
<th>Project Manager(s)</th>
<th>Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchasing of change jars and paint supplies</td>
<td>Ashley Guertin</td>
<td><em>Credit, Do You Get It?</em></td>
</tr>
<tr>
<td>Promotion of event</td>
<td>Blair Cloutier, Ashley Guertin, Courtney Kelleher, Katherine Tobichuck</td>
<td>Habitat for Humanity</td>
</tr>
<tr>
<td>Scheduling and reservation of event space and time</td>
<td>Blair Cloutier</td>
<td>Habitat for Humanity</td>
</tr>
<tr>
<td>Managing of money spent and money collected</td>
<td>Katherine Tobichuck</td>
<td>Habitat for Humanity</td>
</tr>
<tr>
<td>Developing and administering financial literacy handouts</td>
<td>Courtney Kelleher</td>
<td><em>Credit, Do You Get It?</em></td>
</tr>
</tbody>
</table>

Each person was responsible for their assigned task. The distribution of responsibilities was put in place to guarantee that all team members were involved in the planning and organization of the event. Certain project management skills, such as effective communication and organization, were required to insure the event would be successful and well managed. Our teams specifically assigned promotion of the event to all four team members in order to generate as much awareness of the event as possible. Promotion included posters being posted in central locations throughout the school and tweets being sent out to the King Philip student body through both the
Credit, Do You Get It?

KPFinancialLit accounts and the KPHabitatForHumanity accounts. With 1200 students and 73 faculty members seeing the posters placed around the school, along with a total of 218 social media users viewing posts put out through the accounts, our partnership allowed us to raise awareness of our cause to nearly 1,500 community members. The event served as a major success in terms of bringing the community together for a great cause while also incorporating the awareness to become financially literate.

Total Comprehensions: Not applicable
Total Impressions: 1,490

Monopoly Night

Monopoly Night was advertised not only throughout King Philip High School, but was greatly promoted through social media. We initially created posts on our Instagram page asking followers for feedback if people would be interested in the event. From the positive feedback we received, we began to promote Monopoly Night through the use of Twitter and Instagram, posters, and school announcements. These promotion strategies allowed for views from all members of King Philip High School via social media and in the school environment. We then offered participants the option to organize their own team of players. To organize the teams, we created sign up sheets that were posted outside of our school’s DECA advisor’s classroom. Of the two teams that signed up to attend the event, we gathered two Monopoly Board Games to fit the needs of the amount of teams.

Total Comprehensions: 11
Total Impressions: 1,396
A method for our DECA team to efficiently and consistently address our primary target audience was to make a public Twitter and Instagram page. We were able to create an organized social media platform that high school students viewed daily. Both the Financial Literacy Twitter account and Instagram account enhanced the promotion of our cause. We were also able to utilize our Twitter account to keep followers informed on current events in financial literacy and to also encourage them to take online quizzes to see how financially literate they are. This strategy allowed us to increase our project's number of comprehensions.

Total Comprehensions: 26

Total Impressions: 123

With attending Curriculum Night and Parent/Teacher Conference Night, we needed to be prepared to explain to parents our cause, our plan, and what information we needed from them. We promoted our project to all 226 total parents at the events, leading them to become aware of our campaign of financial literacy at King Philip. To educate parents, we created a handout explaining the purpose of our project and administered the five question survey asking parents about their child's financial knowledge. We then took the data gathered from the surveys to evaluate what parents thought about their child’s financial knowledge.

Total Comprehensions: 40

Total Impressions: 226
C. Implementation of Activities

The evident lack of comprehension and understanding relating to credit and saving prompted us to centralize our project around two specific topics: teaching and emphasizing the importance of credit and money management. In order to improve overall understanding of financial literacy, it was necessary to turn the topic into a simpler concept while promoting awareness on saving money and managing bank accounts. The implementation of our activities began with personal interactions with our target audiences. Through directly speaking with our target audience, we were able to assure people were becoming aware of our cause. We also put a large emphasis on creative teaching strategies, such as games and other activities to actively involve students in our campaign. To host more events and expand our audience, we developed a partnership with a DECA team from our chapter benefitting Habitat for Humanity. To directly target our secondary audience, the parents in the King Philip community, we attended school events that were specifically held for parents, such as Curriculum Night and Parent/Teacher Conference Night. Lastly, we made major use of social media as a method to promote our events and raise awareness to become financially literate.

Personal Interactions

Before beginning our project, we recognized the various learning styles of students in our school’s community. We wanted to equally address the students who needed to be personally taught the information, and those who could learn through other teaching strategies.

The Pre and Post Surveys handed out to students were a way for us to gather data on not only how much the students knew about credit, but also on which topics we needed to specifically address within the King Philip student body. With surveys being the first activity of our DECA project, it gave us an initial view of what students’ current understanding of finance
was. It also gave the students an introduction to our cause and lead them to remembering our
stride towards financial literacy.

We accomplished first-hand interaction with the King Philip student body at Halloween
Spooktacular. We utilized events hosted at our high school in order to properly manage our
project schedule and involve our school in our campaign. At the event we personally educated
students about credit and were able to answer questions concerning finance. Students were given
one-on-one attention and received an explanation on finance they would be likely to hear in a
classroom environment. This allowed for us to address one specific learning style of many.

Creative Teaching Strategies

We hosted a Financial Literacy Jeopardy Night, where we gave a 15-minute PowerPoint
presentation on credit, saving, financial terms, financial situations, and careers. Afterwards, we
had the attendees play a Jeopardy Game consisting of questions involving credit and finance. We
took the approach of teaching students through the traditional use of PowerPoint, but then
integrated the information they had just been taught into a fun and competitive format. Earning
points and competing for prizes with other teams kept students involved and engaged in the
lesson. When the audience had questions pertaining to the taught information, we took plenty of
time to answer any questions they had.

Our Monopoly Game Night displayed a different style of teaching that we had never used
before, but had found extremely effective. With the research provided through TeachHub.com,
we found that board games were an easy method to greater a student’s learning abilities without
them even realizing it. We wanted to break the stigma of finance being a dry and boring topic to
have to learn about, and relate it to a fun and enjoyable part of many people’s childhoods. This
method went beyond the basic PowerPoint style teaching, while also showing various applications of finance in the world.

Partnerships

Partnering up with other DECA teams within our chapter served as a gateway towards expanding our project and attracting a wider and diverse audience. We did not want our project to be limited to the size of our rather small community. Although the Habitat for Humanity team also primarily targets members of King Philip community, their secondary target consists of surrounding communities in the Norfolk County area, giving our team a larger audience to promote to. We were eager to partner up with other DECA teams to organize and plan events that would benefit both of our projects, such as Paint Night. The planning and organization of Paint Night taught our team how to work efficiently with other people to reach a common goal. Both teams equally contributed to the participation in promotion of the event, leading to effective turnout of attendance and number of impressions made.

Parent Involvement

Attending events that were planned for the parents of King Philip students was an ideal way for us to connect with our secondary target audience. The annual Curriculum Night and Parent/Teacher Conference Night at King Philip was a way for our DECA team to connect with the parents of future King Philip students, along with parents of current students. We were able to speak with the parents about the goal of our project and why we chose to raise awareness for financial literacy. Through having parents complete a survey pertaining to their child’s financial knowledge, we were able to prove the major lack of financial understanding in the
students at King Philip. Parents could see the contrasts between their survey answers and our student collected data, assuring their need to emphasize financial literacy to their son or daughter.

Creating our *KP Financial Literacy Twitter and Instagram Accounts* made our campaign for financial literacy more accessible to students throughout the school. Students were able to know when our events were being held, see photos of our events, and learn more about finance in the real world. With social media being an everyday part of teenage life, students would automatically be able to read tweets or see photos from the *KPFinancialLit* accounts; therefore, they were easily made aware of our campaign for financial literacy. This strengthened the promotion of our campaign, as students did not have to be engaged in school activities to learn about finance.

IV. EVALUATIONS AND RECOMMENDATIONS

A. Evaluation of campaign

As stated by the Junior Achievement Association of Colorado, a vast percentage of college students in the United States claim that they wished someone had explained to them the importance and the ways of the financial world before they left for college. This research validates the need for King Philip Regional High School’s students to be educated and taught about financial literacy. Our promotion plan is based on the data collected from the members of our high school community. Measuring their knowledge of finance helped us to effectively teach them specific material that they need to know. Students regularly complain that the subjects taught at schools do not offer skills that will become necessary later in life. Researchers and journalists from SuccessfulStudent.org, a website dedicated to assisting students in finding their
ideal college, have acknowledged this tendency in their post “20 Life Skills Not Taught in School”. The company asserts that students’ understanding of basic finance and business processes such as “set[ting] up their company’s structure, manag[ing] the finances, pay[ing] taxes and reinvest[ing] into the company” are vital life skills that could be “the difference between success and failure”. There are efforts throughout the United States that draw attention to teaching topics that will help young adults comprehend financial concepts for a successful future; yet, these programs have not been implemented into enough schools throughout the United States. At King Philip we evaluated the results of our comprehensive study to demonstrate exactly how beneficial an effective financial literacy campaign can be in American high schools.

We noticed students were more enthusiastic about their surroundings and more likely to listen to our mini lesson on credit knowing they would be able to participate in a raffle. Through using our DECA Mini Mall, our presence at Spooktacular allowed us to attract the vast majority of teenage attendants. Students consistently began to earn 100% on the post survey following our mini lesson. This proved to us that we were effectively delivering the information to our audience.
Credit, Do You Get It?

After attending events where we simply taught students about important financial information, we thought of a new method to attract students and make the information they learn more memorable. The Jeopardy game that we created served as a method to ask students questions on credit and evaluate the audience's comprehension of the information presented. We also included Mr. James C. Guertin, a Mortgage Loan Originator at Randolph Savings Bank, as a speaker for the event. Mr. Guertin represented the thousands of people who work in finance. He was an effective guest speaker that showed the attendees an example of potential careers in finance. The competitive atmosphere of Jeopardy Night fueled students, and the audience being split up into teams, everyone wanted to be able to earn more points than the opposing teams. Having the urge to win, students were more interested in the information being presented; furthermore, by placing students into small groups or teams, small discussions arose among the audience. In these discussions students talked about what they think the correct answer was and why they think it is correct. This translated into students teaching each other the new information that we had just presented to them. Instead of just listening to our DECA team about finance, students were now listening to their peers, and discussing finance. This form of teaching was effective in sparking competition, discussion, and ultimately a higher level of competition.

Curriculum Night and Parent/Teacher Conference Night

Attending Curriculum Night and Parent/Teacher Conference Night proved to be highly beneficial in including parents in our project. We were able to not only receive feedback on their
Credit, Do You Get It?

child’s knowledge of finance, but we were able to bring financial literacy awareness to parents as well. Parents have become more encouraging to their children to become aware of the financial world and to attend the events held by our DECA team. We have clearly instilled the support the parents in our financial literacy campaign based on the results below:

<table>
<thead>
<tr>
<th>Question</th>
<th>Parents Who Said Yes</th>
<th>Parents Who Said No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you taught your child how to be financially literate?</td>
<td>63%</td>
<td>37%</td>
</tr>
<tr>
<td>Does your child have a credit or debit card?</td>
<td>21%</td>
<td>79%</td>
</tr>
<tr>
<td>Does your child have an understanding of what credit is?</td>
<td>58%</td>
<td>42%</td>
</tr>
<tr>
<td>Do you think it would be beneficial if a Financial Literacy course was offered at King Philip High School?</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Would you make it mandatory for your child to complete the Financial Literacy Course before graduating from King Philip?</td>
<td>84%</td>
<td>16%</td>
</tr>
</tbody>
</table>

These results showed our team the large disconnect between parents and students when discussing financial literacy. Parents tend to claim that their child is financially literate; however, no King Philip students have ever admitted to having any knowledge in finance. Also, seeing that every parent encourages the implementation of a financial literacy course at King Philip, and the vast majority of parents saying they would make it mandatory for their son or daughter to complete this course, we were able to conclude that parents view being financially literate as a key to their child’s success.

Paint Night served as an effective way to attract new community members to our campaign and also lessen the competition with DECA teams who share a similar target audience.
Credit, Do You Get It?

Students’ attendance at Paint Night also greatly strengthened the advertisement of becoming financially literate. We were able to engage participants in a new way beyond giving a lesson or stating facts. Rather, we encouraged them to become smart money savers with the help of their new personalized change jar. People were able to express themselves in the event, while also benefiting our community’s local Habitat for Humanity branch.

Monopoly Night

Monopoly Night served as a way for high school students to gather around a table and play a fun game of Monopoly for the night. While playing, students practiced financial techniques and learned from each other in the process. We were able to integrate a fun and engaging atmosphere through the implementation of Monopoly Night, along with teaching financial literacy. Making smart financial decisions is the basis of Monopoly. This event showed every participant where the applications of finance can be found in the real world; thus, fulfilling the goal of our team holding this event.

IG Financial literacy Twitter and Instagram accounts: Paint Night

The social media accounts proved to be effective in our efforts to make King Philip more financially literate. By gaining more followers every month, our promotional plan was able to expand its audience throughout the school. Creating the Instagram and Twitter pages ultimately lead to more students becoming aware of our campaign for financial literacy. Students were able to learn about finance even if they couldn’t attend the events we held. Followers actively viewed our Tweets and photos, effectively executing our goal to promote financially literacy.

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

We acknowledge and recognize that past students have taken the opportunity to teach a similar target audience how to be financially literate, and based on the results that we have seen,
we advise any future students to continue promoting financial literacy. We suggest that future students who want to promote financial literacy continue to focus on a large target audience, such as a community and its local schools.

With the continuation of our project, we would add several new factors and ideas to continue to help a large audience become financially literate. The recommendations we have for future projects involve the following:

- Involve a larger number of people, including people of all ages and education levels. We would begin by educating elementary aged students on the importance of saving money, what a bank account is, and what are the purpose of banks. The widening of the financial literacy horizon will help children, teenagers, and adults all come together to face the common challenge of being financially literate.

- Create an action plan that contains activities where both parents and students are involved. These activities will show parents the disconnection between their children and financial literacy. An example of a future activity that we would implement includes challenging parents to have their child manage their checkbook for one year.

- Advise people who are already financially literate of the need to spread their knowledge to anyone who may not have had the same opportunities to learn about financial facts and terms. By spreading the message to just one individual, we can make a worldwide movement of people becoming financially literate.

We feel that our promotional project on financial literacy was not only very successful in terms of educating our student body on finance, but also extremely informative and engaging to all students that participated in our campaign. We are confident that we have effectively involved students in the events that we have held, and are proud of the education we have provided for
financial literacy. We hope that the students of King Philip can take the knowledge they have
gathered from our campaign and spread it throughout the community. With the efforts put in
from our DECA team and our dedication to our student body, we hope that all students can leave
King Philip and officially say:

"Credit, We Get It."

V. BIBLIOGRAPHY

Administration, National Credit Union, and Office Of Consumer Protec

VI. APPENDIX

Morning Announcements for Financial Literacy Week:
"Join the King Philip financial literacy team on November 20 for a fun game of Jeopardy! Students can attend to compete in a game of Jeopardy while learning important information on finance and competing for prizes. The event will be held from 6-8, next Friday, in the high school library. Support one of our King Philip DECA teams as they continue to spread the importance of financial literacy throughout KP. Please see Ashley Guertin or Courtney Kelleher if you have any questions."
Good Morning Ashley,

I hope you had a wonderful holiday season! I wanted to follow up with you on your speaking engagement request and let you know that unfortunately, we won't be able to send someone to speak at your school. We are, however, happy to send you some books to share with your classmates if you are interested. If yes, please send me the address in which to ship them, and I will get them in the mail right away.

If you have any questions, please let me know.

Best,
Kristin

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