



Bienestar

Building housing, hope and futures

**REEDVILLE YOUTH
K – 5th Grades
September to November 2010
FINANCIAL FITNESS FOR LIFE OUTCOME REPORT**

BACKGROUND

A third youth financial literacy class was taught at the Reedville Community Center for both Kinder to 5th graders starting on September 21, 2010 and ending on November 15, 2010. This was a six-week program with a half-hour class per day. Classes were offered on Monday's for Kinder to 2nd graders from 4:00pm – 4:30pm and Thursdays for 3rd to 5th graders from 4:00pm – 4:30pm. These children also participate in the Homework Club in Reedville.

Maria Moreno, Bienestar Program Coordinator, provides the classroom instruction using the Financial Fitness for Life curriculum which consists of high quality materials that assist students from kindergarten to grade 12 make better decisions for earning income, spending, saving, borrowing, investing, and managing their money.

Each set of materials is based on national standards which show how the materials relate to national language arts and mathematics. The curriculum features the science of decision making, as a way to prioritize the staggering array of choices facing students when they make financial decisions. It also incorporates active learning and student reflection which optimizes true learning. As with physical fitness, one must “do” and then “reflect” upon what one did in order to incorporate that learning into one's lifestyle.

Role playing, discussing in groups, drawing pictures, and analyzing case problems are some of the many teaching methods that were used in the class.

Students also used the computers to access financial literacy online games. Websites visited were, practicalmoneyskills.com and [us mint.gov/KIDS](http://usmint.gov/KIDS).

Upon program completion, students along with their decorated coin cans and \$8 dollars from Bienestar, went on a field trip on November 17, 2010 and were assisted by the Wells Fargo Bank staff in Aloha, Oregon to open a savings account.



OUTCOMES

Attendance:

In the K to 2nd grade group we had 8 students and had 95% attendance.
In the 3rd to 5th grade group we had 4 students and had 90% attendance.
By the end of the last class all twelve students completed the class.



Results:

Students learned about the following five themes:

- 1) Earning Income
 - What is money?
 - Working for income.
- 2) Saving
 - Why and how we save.
- 3) Spending
 - What is a consumer?
 - Deciding when to spend and how to plan spending.
- 4) Credit
 - What is credit?
 - Borrowers and Lenders.
- 5) Money Management
 - Making a budget.
 - Managing our money.



Respectfully Submitted By,
Maria Moreno, Program Coordinator
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