

\$250,000 in Financial Literacy Grants Awarded

Madison—Governor Scott Walker announced today \$250,000 in grants awarded to enhance the level of personal finance education in 24 Wisconsin school districts. The recipients of the funding were selected by the Governor’s Council on Financial Literacy out of a field of more than 50 applicants from across the state.

“Financial literacy gives our students the tools they need to become prosperous and productive citizens,” Governor Walker said. “This initiative will help move our K-12 educational system forward, and ultimately benefit the next generation.”

The program, open to Wisconsin’s K-12 public and private schools, was a collaborative effort that included the Governor’s Council on Financial Literacy, the Department of Financial Institutions (DFI), the Department of Public Instruction (DPI) and the Wisconsin Women’s Council. Funding for the program came from settlement funds received by DFI over the last couple of years.

“DFI is pleased to provide funding to support this important initiative,” DFI Secretary Peter Bildsten said. “This investment will enable more of our schools to integrate personal finance into their curriculums. The students who benefit from these programs will be better prepared to handle the financial decisions they soon will be making as adults.”

The intent of the program is to support the efforts of individual teachers and school districts to begin new and sustainable financial literacy programs and events. Wisconsin is the first state in the nation to develop content and performance standards that define what students should know about financial literacy.

“Preparing students to understand and participate in their own financial well-being through education in personal financial literacy is essential if we want every child to graduate with the knowledge and skills needed for success in college and career,” said State Superintendent Tony Evers. “These grants will help schools provide important financial literacy lessons to students.”

The programs that will receive the grants and the amounts they will receive are:

- Ashland School District, \$8,800.
- Business and Economics Academy of Milwaukee Inc., \$10,000.
- CESA 11 (Barron, Luck, Shell Lake and Unity school districts), \$30,000.
- CESA 11 (Clear Lake, Durand, Elmwood, Glenwood City and St. Croix Central school districts), \$30,000.
- CESA 11 (Boyceville and Prairie Farm school districts), \$17,640.
- DeForest Area School District, \$20,833.
- Fennimore High School, \$1,576.
- Howard-Suamico School District, \$12,474.
- Marshfield School District, \$7,500.

- Milwaukee Public Schools, \$30,000.
- Oshkosh Area School District, \$6,000.
- Rib Lake School District, \$13,000.
- Richfield Joint School District #1, \$9,561.
- St. Croix Falls School District, \$9,186.
- Stone Bank School District, \$2,418.
- Superior School District, \$10,600.
- West Allis-West Milwaukee School District, \$30,000.

TOTAL AWARDED: \$249,588.

Details about the recipients' programs can be found below.

Financial Literacy Innovation Award

Executive Summaries

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| Organization | Ashland Schools District |
| Project Title | Finance & Career Studies Course Implementation |
| Project Description | <p>The School District of Ashland school board approved new required financial literacy class for all high school juniors starting with the graduating class of 2015. The class is to be implemented with the 2013-2014 school year. The class, called Finance & Career Studies, would have a focus of financial literacy and career skills. The district currently does not offer a financial literacy/careers class. Collaboration with local community agencies has determined a need for this type of class. The intent is to make the class interesting and engaging for students. Class activities would include real life application and scenarios, money management situations and results determined by student decisions and actions.</p> <p>The district will be able to maintain the class once the initial development, research and training is completed. We will be reducing and/or restructuring other course offerings to maintain current staffing levels. Utilizing current and future technology and 21st Century Information and Technology skills will reduce the amount of traditional materials (workbooks, textbooks, etc.)</p> |

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| | <p>that will be needed to purchase on an annual basis.</p> <p>Development and implementation of this class not only addresses Wisconsin’s Model Academic Standards on Personal Financial Literacy, but also is representative of our district’s mission and vision.</p> |
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| Organization | Business and Economics Academy of Milwaukee, Inc. (BEAM) |
| Project Title | Economics & Personal Finance Education for BEAM Teachers |
| Project Description | <p>This project will help implement an economics and financial education curriculum at the Business and Economics Academy of Milwaukee (BEAM). Under this project, every BEAM teacher would receive rigorous training in economic and personal finance, based upon the state’s personal financial literacy standards. This project will help BEAM build on its accomplishments and reach new levels of success as one of the only schools in the country to implement economic and financial education with students at the primary grade levels. Those associated with BEAM – its Board of Directors, administration, teachers and parents – believe in the BEAM’s mission; in particular, that economic and financial education is critical to the long term success of inner-city, disadvantaged students.</p> |

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| Organization | CESA 11 (Barron, Luck, Shell Lake and Unity School Districts) |
| Project Title | Creating Money Smart Citizens: 5-18 |
| Project Description | <p>Much research clearly indicates the need for strong personal financial literacy skills in this country. Schools can help students establish a strong base by developing a systematic K-12 process. Students will be introduced to concepts throughout their K-12 years. Multiple teachers will be involved along the way through a systemic process and students will learn that personal financial literacy skills connect with all aspects of life. Using the WI DPI Planning Guide for Personal Financial Literacy (PFL), and the organized seven content standards with the guide, schools will assist students in understanding the interconnectedness with reading, mathematics, writing</p> |

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| | <p>and PFL skills. The project will be strengthened and validated by local business participation. Participating schools will do a comprehensive needs study and build a matrix with the results. The course work development will be at the high school or middle school level based on district choice. Each participating district will develop a K-12 plan for PFL based on the seven Wisconsin Standards. The project in 2012-2013 builds the framework for deeper implementation in subsequent years.</p> |
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| Organization | CESA 11 (Boyceville & Prairie Farm School Districts) |
| Project Title | Creating Money Smart Citizens: 5-18 |
| Project Description | <p>Much research clearly indicates the need for strong personal financial literacy skills in this country. Schools can help students establish a strong base by developing a systematic K-12 process. Students will be introduced to concepts throughout their K-12 years. Multiple teachers will be involved along the way through a systemic process and students will learn that personal financial literacy skills connect with all aspects of life. Using the WI DPI Planning Guide for Personal Financial Literacy (PFL), and the organized seven content standards with the guide, schools will assist students in understanding the interconnectedness with reading, mathematics, writing and PFL skills. The project will be strengthened and validated by local business participation. Participating schools will do a comprehensive needs study and build a matrix with the results. The course work development will be at the high school or middle school level based on district choice. Each participating district will develop a K-12 plan for PFL based on the seven Wisconsin Standards. The project in 2012-2013 builds the framework for deeper implementation in subsequent years.</p> |

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| Organization | CESA 11 (Clear Lake, Durand, Elmwood, Glenwood City and St. Croix Central School Districts) |
| Project Title | Creating Money Smart Citizens: 5-18 |
| Project Description | <p>Much research clearly indicates the need for strong personal financial literacy skills in this country. Schools can help students establish a strong base by developing a systematic K-12 process. Students will be introduced to</p> |

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| | <p>concepts throughout their K-12 years. Multiple teachers will be involved along the way through a systemic process and students will learn that personal financial literacy skills connect with all aspects of life. Using the WI DPI Planning Guide for Personal Financial Literacy (PFL), and the organized seven content standards with the guide, schools will assist students in understanding the interconnectedness with reading, mathematics, writing and PFL skills. The project will be strengthened and validated by local business participation. Participating schools will do a comprehensive needs study and build a matrix with the results. The course work development will be at the high school or middle school level based on district choice. Each participating district will develop a K-12 plan for PFL based on the seven Wisconsin Standards. The project in 2012-2013 builds the framework for deeper implementation in subsequent years.</p> |
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| Organization | DeForest Area School District |
| Project Title | Financial Literacy: Foundation for College & Career Readiness |
| Project Description | <p>Through our district’s Framework for Our Future 2.0 community engagement process in 2009, DeForest Area School District stakeholders ten themes or values as priorities.</p> <p>We are currently in the process of developing a five year plan to weave financial literacy throughout our curriculum that will align with seven of our community’s top values. The economic events of the past five years have also made it clear that there is indeed a need to provide students a 21st century financial education that improves their financial capability for the future.</p> <p>DeForest Area High School will continue offering elective financial literacy courses and seeks to expand the scope of our program to implement an engaging, coherent, personal financial literacy experience in grades 3-12 starting in fall 2012. Over the next five years, we will expand and refine these experiences to include all grades and all students in each grade.</p> |

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| Organization | Fennimore High School |
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| Project Title | Understanding Your Money--Personal Finance |
| Project Description | <p>The purpose of this activity is to expose students to the operations of the Chicago Mercantile Exchange and the Federal Reserve Bank of Chicago.</p> <p>Fennimore High School is a school of 220 students in southwestern Wisconsin. While we believe the direct educational value of this experience would be high, we also believe this trip would be an eye-opening experience for many students who rarely travel 50 miles from their homes. The exposure to the Federal Reserve Bank and the Chicago Mercantile Exchange would have a tremendous impact on many of these young people. This kind of trip, involving this many students, is rarely done at our school.</p> <p>One of the things we stress in personal finance and the stock market/investment unit is how diverse investments have become over the past several years. Virtually every student's financial future will be tied to the banking industry and stocks and bonds. By learning more about how government policy affects interest rates in savings and loan procurement, and by seeing how the markets operate on the ground floor, this trip will give the students a better framework when making individual saving and spending decisions throughout their lives.</p> |

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| Organization | Howard-Suamico School District |
| Project Title | From the Piggy Bank to the Real Bank |
| Project Description | <p>Program's purpose: At every age we see the need for financial literacy--from the young child to the teen making consumer purchases, to the high school graduate trying to finance college, to the newlyweds hoping to purchase a home, to the mature adult looking forward to retirement hoping they have planned well enough. From birth to death our lives revolve around being financially literate. Financial habits need to be developed at a young age so we must reach our youth beginning in elementary school. The grant funding from this proposal will reach elementary, middle school, and high school students establishing excellent financial habits that will last a lifetime.</p> <p>Activities: Currently the Howard-Suamico School District has extensive involvement in the Junior Achievement program running eighty-four programs during the 2011-12 school year in grades K - 12. The first grant opportunity would build on the Junior Achievement program at the 3rd grade level. Taking classroom learning from school to home, students will be introduced via a presentation from a local</p> |

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| Organization | Marshfield School District |
| Project Title | Authentic Financial Literacy |
| Project Description | <p>This application supports the creation and implementation of a successful financial literacy program for at risk, secondary students in the School District of Marshfield. The goal of the program is for students to demonstrate a mastery of the Wisconsin State Standards for financial literacy while simultaneously developing a battery of desirable “soft skills” through community networking and student mentoring. The course will be comprised of the following elements: (1) online modules to be completed by students and supported by instructors which conform to the Wisconsin State Standards for financial literacy; (2) student interface with business leaders to gather data and expertise in support of authentic application projects; (3) collaboration with students and educators from other districts via distance technology; (4) dissemination of student learning via online publication and portfolio compilation; (5) formal presentations, simulations, and lessons shared with elementary students.</p> <p>The evaluation of students in this collaborative program will be performance-based, and will consist of both qualitative and quantitative performance measures. Each module will be comprised of a variety of formative assessments which will require students to apply learning to authentic situations. A summative assessment comprised of objective elements and problem-solving scenarios will conclude each unit. In addition, business leaders, educators, and counselors will collaborate on the creation of rubrics to assess the projects and activities outlined in elements 2-5. Lastly, student feedback and self-reported data will be measured longitudinally to establish correlatives between the program and long-term financial well-being.</p> |

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| Organization | Milwaukee Public Schools |
| Project Title | MPS 5th Grade Financial Literacy |
| Project Description | <p>Milwaukee Public Schools (MPS) is the 39th largest school district in the nation with students from diverse racial, ethnic and cultural backgrounds. MPS reported enrollment for the 2011-12 school year is 80,083 and the racial profile is 85.9% non-white. Data indicate the following enrollment percentages: American Indian (0.8%), African American (56.2%), Hispanic</p> |

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| | <p>(23.6%), Asian (5.3%) and White (14.1%). A total of 19.8% of students were identified with special education needs and 10.7% of students have limited English proficiency. About 83% of all students qualify for free/reduced-price lunch, which is an indicator of the number of children with parents who have low income levels. Individually, 74 42%) of the district’s 175 schools have free or reduced-price lunch rates of 90% or more and nearly 70% of all school sites have free/reduced-price lunch rates of 80% or more.</p> <p>MPS will partner with Junior Achievement (JA) to deliver a comprehensive program to an estimated 4,094 MPS 5th grade students (over 70% of all 5,833 5th grade students) to learn financial literacy, economics and entrepreneurship concepts. The program, JA BizTown, connects education to the workforce where students run a “real” city economy as workers, consumers, and government officials. Students begin with 19 classroom lessons, and then spend a full day at JA BizTown to put their learning into action in a fully-interactive simulated town. Two follow-up lessons enable students to reflect on their learning. All lessons are aligned to and incorporate the Wisconsin Model Academic Standards for Personal Financial Literacy, the Wisconsin Model Academic Standards for Social Studies, and the Common Core State Standards for English Language Arts and Mathematics. All teachers will receive five hours of training from Junior Achievement to teach the accompanying lessons, which will be taught as part of the social studies curriculum</p> |
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| Organization | Oshkosh Area School District |
| Project Title | Junior Achievement Finance Park |
| Project Description | Teens rarely think of buying health insurance or evaluating investment choices but through a new collaborative partnership they will be. Oshkosh Area School District (OASD) and Junior Achievement are teaming up to bring critical life skills of sound money management to 700 8 th grade students during the 2012-13 school year. The comprehensive JA Finance Park curriculum introduces students to personal finance and career exploration in an active and memorable educational experience. The in-class and real-life simulation empowers students to make a connection between what they learn in school and how it can be applied in the real world – enhancing the relevance of their classroom learning and increasing their understanding of the value of staying in school. The JA Finance Park curriculum closely aligns |

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| | <p>with the Common Core Standards and meets five of the seven Wisconsin Model Academic Standards for Personal Financial Literacy.</p> <p>Students will develop their new skills and knowledge through a four- to five-week period of daily 45-minute sessions focusing on critical money management concepts, goal setting and academic attainment to achievement career objectives. Participants develop their understanding of key learning objectives through various instructional formats including: lecture, individual work, group work, role modeling, and a memorable real-life simulation. Community volunteers also engage students in the classroom and during the JA finance Park simulation to bring meaningful perspectives to these teens. All activities are designed as active learning experiences making them more memorable to students.</p> |
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| Organization | Rib Lake School District |
| Project Title | Money Matters: Making the Most of Your Financial Future |
| Project Description | <p>The School District of Rib Lake is located in rural north-central Wisconsin. The District has an elementary, middle and high school located in the Village of Rib Lake with a combined enrollment of approximately 490 students. The poverty rate as determined by free and reduced lunch rates for the 3 schools are: Rib Lake Elementary School 54%, Rib Lake Middle School 58%, and Rib Lake High School 50%.</p> <p>The School District of Rib Lake recognizes the importance of financial literacy for the future success of our graduates. The project is designed to improve the financial literacy at all 3 schools by providing professional development for key staff, materials and opportunities focused on applied instruction, and by outreach to community partners.</p> <p>Professional development will focus on curriculum development and teacher training. Although the district loosely has adopted the standards at different levels, the overall function of the grant application is to create a financial literacy curriculum which has scope, sequence, and would be taught using applied, real life situations. Training to improve instructional techniques on the standards is also a major priority which will focus on the application of</p> |

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| | the skills to real life learning experiences. |
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| Organization | Richfield Joint School District #1 |
| Project Title | From Craft & Construction to Consumerism: Design and Sale of Picnic Tables |
| Project Description | <p>The program’s purpose is to provide our middle school students with the opportunity to engage in an entrepreneurial journey from start to finish.</p> <p>The students will learn about supply and demand, economics concepts, mathematical relationships, speaking, advertising and persuasion, and more in their core classes (English/Language Arts and Mathematics) and their Economics classes. Students will also glean understandings from area business leaders and Economics Wisconsin Representatives who will speak in various classes depending on topic. These skills and understandings will be applied in the technical education course, where students will design and build picnic tables which will then be sold to community members.</p> <p>Teaching concepts such as expected value, supply and demand, linear modeling/regression are often taught but never applied and made ‘real’ to students. In this program, students will combine topics they are learning regarding financial literacy in economics with the content knowledge from math, English and technical education to make each of these topics ‘come alive.’ This will result in higher student engagement, empowerment, retention and achievement</p> |

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| Organization | St. Croix Falls School District |
| Project Title | Financial Literacy |
| Project Description | <p>Purpose: The purpose of the Financial Literacy project is to introduce the elementary, middle, and high school students in the St. Croix Falls School District to the idea of Financial Literacy and explain to them the importance of being financially literate in today’s society.</p> |

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| | <p>Activities:</p> <ol style="list-style-type: none"> 1. Establish mini Royal Credit Branches at each school location. 2. Financial Literacy for Teens Keynote Speaker to Middle and High School students. 3. Financial Literacy for Teens Teacher Workshop to help them establish curriculum and projects in their classrooms. 4. Include Financial Literacy standards into the Business 6 curriculum plus include elements about the Financial Career Cluster into the course. 5. Continue to improve elements of the Reality Check (Reality Store) event for junior and senior students. <p>Needs:</p> <ol style="list-style-type: none"> 1. Currently only one course in the high school which addresses select Financial Literacy standards. 2. 41% of the students in the St. Croix Falls School District qualify for free/reduced lunch. Research shows that students from low socio-economic backgrounds need more education on financial literacy. |
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| Organization | Stone Bank School District |
| Project Title | Finance Park |
| Project Description | <p>Teens rarely think of buying health insurance or evaluating investment choices, but through a new partnership they will. Stone Bank and Junior Achievement are teaming up to bring critical life skills of sound money management to 78 7th and 8th grade students during the 2012-13 school year. The JA Finance park curriculum introduces students to personal finance and career exploration in an active and memorable educational experience. The in-class and real-life simulation empowers students to make a connection between what they learn in school and how it can be applied in the real world – enhancing the relevance of their classroom learning and increasing their understanding of the value of staying in school. The JA Finance Park curriculum closely aligns with the Common Core Standard and meets five of the seven Wisconsin’s Model Academic Standards for Personal Financial Literacy.</p> <p>Students will develop their new skills and knowledge through a five week period of daily 45-minute sessions focusing on critical money management</p> |

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| | <p>concepts, goal setting and academic attainment to achievement career objectives. Participants develop their understanding of key learning objectives through various instructional formats including: lecture, individual work, group work, role modeling, and a memorable real-life simulation. Community volunteers also engage students in the classroom and during the JA Finance Park simulation to bring meaningful perspectives to these teens. All activities are designed as active learning experiences making them more memorable to students.</p> |
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| Organization | Superior School District |
| Project Title | Personal Financial Literacy Curriculum Development |
| Project Description | <p>Current and future students in the School District of Superior will face more financial decisions than ever before. Because students are earning money at after-school jobs, receiving unsolicited credit applications in the mail, and spending wisely out of necessity, they must have the ability to evaluate their choices and decisions using factual information and a clear, thoughtful reasoning process. They also need to understand the long-term financial implications of the decisions they make.</p> <p>The purpose of this Grant is go gather a diverse group of teachers and business people to study the financial Literacy Standards and determine how and where they can best be met in Superior’s curriculum. Rather than simply establishing a new course to help students develop financial literacy skills, we expect to embed the Financial Literacy Standards into our current content, to provide context and meaning for these lessons.</p> <p>In order to accomplish this task, we will convene a Study Team, comprised of teachers from various grade levels and disciplines (K-5 classroom teachers, Social Studies, Business Education, Family/Consumer Education) as well as administrators, counselors, community members from local businesses, and the Superior/Douglas County Chamber of Commerce.</p> |

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| Organization | West Allis-West Milwaukee School District |
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| Project Title | WAWM Financial Literacy Blended Learning Curricula |
| Project Description | <p>This proposal seeks to bridge identified gaps in the West Allis-West Milwaukee School District's (WAWM) Financial Literacy curriculum to:</p> <ul style="list-style-type: none"> • Increase alignment and integration of the Wisconsin Model Academic Standards on Personal Financial Literacy at the secondary level (grades 6-12). • Deliver and apply financial literacy content within a 21st Century learning environment through blended learning experiences involving both teacher facilitated instruction in the classroom, and on-line learning experiences. <p>The proposed activities will result in the following improvements at the secondary (6-12 grade) level through blended learning financial literacy courses where content is delivered and applied within a 21st Century learning environment:</p> <ul style="list-style-type: none"> • Enhanced integration of Financial Literacy Standards into intermediate school 6, 7, and 8th grade financial literacy units. • Refinement of the elective semester-long Personal Finance Course offered in 10th – 12th grade into a blended learning course utilizing 21st Century skills. • Development of a required 9th grade blended learning Financial and Technical Literacy Course. • Increase the number of high school business education teachers who successfully complete the series of three Wisconsin Department of Financial Institutions (WDFI) summer institutes. |