

# 2017 Governor's Financial Literacy Award Recipients

## *Individual category*

### **Aaron Keith Bender**

Teacher

Hurley School District, Hurley

Aaron spearheads the Hurley School District's teaching of personal finance, which was implemented three years ago and is a required course for graduation. In the past school year, all 84 juniors and seniors, in addition to 14 middle school careers class students, were positively impacted by the financial literacy program. Results are measured through reports from local financial institutions about the level of students' banking activities and feedback from students, parents and school board members. The district has seen an increase in the number of students opening bank accounts and planning for their futures, and an increase in time spent researching scholarships and demonstrating behaviors appropriate to debt reduction. Collaborating external partners include Iron County Community Credit Union, Associated Bank, Edward Jones, State Farm Insurance, Range Insurance, Guy Trier Accounting and H&R Block.

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### **Brenda Campbell**

President and CEO

SecureFutures, Milwaukee

About five years ago, a SecureFutures (then Make A Difference-Wisconsin) staff member asked students at a Milwaukee school for feedback on the organization's "Money Sense" program. The students said that they understood the concepts such as needing a budget or a bank account, but they didn't know how to do it. That prompted Brenda to create the "Money Coach" mentoring program, which is now active at 14 Milwaukee high schools and has the potential to reach 336 students in a small-group setting. Results have been outstanding. During the 2016-17 school year, 143 teens were mentored. When surveyed at the end of the program, 100% of the students said they had bank accounts, 94% said they tracked expenses and 78% said they maintained a written budget. The essential ingredient of this program is the leadership provided by school staff. The program would not have been possible without the full support of the Milwaukee Public School District.

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### **Cherie Hellenbrand, Mary Breunig, Shane Leadholm, Holden Pratt**

Teachers

Middleton High School

Personal Finance at Middleton High School is a semester-long simulation course that allows students to have an individual experience related to their needs, goals and financial lifestyles. The simulation starts with career selection and post-secondary educational planning and financing, which includes learning about the FAFSA, grants, scholarships and private loans. Once students "graduate," their simulation continues with lifestyle choices involving the size of their family, buying a house, investing, insurance, unexpected emergencies and retirement planning. At various checkpoints throughout the course, students must do a self-assessment of their financial health. A majority of the students performed very well on their projects, and an end-of-the-semester questionnaire brought positive feedback about the students' experiences. The 400 students who took the course were given pre- and post-course financial literacy exams. The pre-test results showed a group average of 53.2%; the post-test score was 68.8% – a 15.6 percentage point improvement.

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## **Kristi Paskey, Mitch Hauser**

Teachers

Lodi High School

Kristi, a math teacher, and Mitch, who teaches social studies, saw the need for a financial literacy course at Lodi High School and came up with an innovative approach – work jointly and incorporate aspects of both disciplines. They are now in their second year of co-teaching the course, which has been elevated by the school board from an elective to a required course starting with the 2021 graduating class. During the course, students are required to make a career selection and research the requirements and cost for their post-secondary education. They also make lifestyle choices that include home-buying, car purchases and family, then build a budget based on their projected income. Last year, 62 students took the course; this year, 74 will have taken it. Pre-course test scores were 50% to 60%. Post-course test scores were 83% and 86%. External collaborators include a retirement and investing advisor, a Realtor, a mortgage loan officer and two staff members from Edgewood College.

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## **Joe Schlidt**

Volunteer

SecureFutures, Milwaukee

Joe is the originator and current driving force behind the Investment Conference, an annual fund-raiser for SecureFutures' teen financial empowerment programs. This trailblazing conference is preparing to mark its 10<sup>th</sup> anniversary and consistently brings nationally known leaders in the financial services industry to Milwaukee in support of teen financial literacy. To date, the conference has raised more than \$1.5 million for SecureFutures. Joe's idea is a one-of-a-kind mix of cutting-edge investment tips that, underneath it all, act as a flashpoint to strengthen financial education for youth. Proceeds from the conference have enabled SecureFutures to deliver programs and guidance to more than 33,000 teens since 2008. The programs are making a difference. Improvements in overall financial behavior following the programs are: 82% of the teens feel better prepared to make financial choices; 81% utilized money management tips; 75% stopped/decreased use of check cashing stores. In addition to his work for SecureFutures, Joe volunteers at Milwaukee high schools and has worked with more than 500 students in the past decade.

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### *Organization category*

## **Educators Credit Union**

Sturtevant

Since 2015, Educators Credit Union has sponsored EverFi in dozens of schools across Southeastern Wisconsin. EverFi is a digital financial literacy program that teaches middle through high school students about the importance of personal financial knowledge in their current and future lives. EverFi supplies the course material while Educators staff members work directly with the classroom teachers to get materials to the students and support the teachers through implementation and usage. During the 2016-17 school year, 4,587 students in 75 schools were taught the EverFi course material. EverFi tracks test scores in multiple financial literacy categories, such as credit scores, investing, renting vs. owning, saving, and financing higher education. After taking the EverFi – Financial Literacy modules, student scores on assessment tests improved by an average of 59%. After taking the Vault – Understanding Money modules, student scores on assessment tests improved by an average of 34%.

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## **National Institute of Financial and Economic Literacy**

Madison

The National Institute on Financial and Economic Literacy (NIFEL) is a Wisconsin-based and nationally recognized teacher-training institute held each summer at Edgewood College, Madison. This professional development program is comprised of three separate weeks of instruction, at three graduate credits per week. The Institute was created in 2001 by the Wisconsin Jump\$tart Coalition. Last summer marked the Institute's 17<sup>th</sup> anniversary. In that time, nearly 900 educators have participated, 594 of which are currently teaching in Wisconsin. During the 2016-17 school year, more than 45,000 Wisconsin K-12 student received personal finance instruction from those teachers. Educators at NIFEL complete a pre- and post-test to determine the level of knowledge gained during the week, with an increase of 13% on average. NIFEL collaborators include the Wisconsin Jump\$tart Coalition, CBM Credit Education Foundation, the Department of Financial Institutions, Edgewood College, and many presenters from public and private organizations.

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## **Sallie Mae**

“Dee-1’s Knowledge for College Tour”

Newark, Delaware

In July 2017, Sallie Mae began to work with the Wisconsin Department of Financial Institutions (DFI) to support the state’s financial literacy initiatives – and to advance a mutual goal of helping students prepare for college. To this end, Sallie Mae brought an impactful financial literacy event – “Dee-1’s Knowledge for College Tour” – to Milwaukee high school students. Dee-1, a teacher turned hip-hop artist, is a passionate promoter of financial responsibility and a dynamic speaker who’s determined to get students excited about their futures. On September 28, Dee-1 performed for nearly 700 students at James Madison Academy. The students heard him talk about his college experience and his transformation from middle school math teacher to hip-hop artist. Students joined him on stage as he performed his viral hit song, “Sallie Mae Back,” in which he celebrates repaying his student loans. Earlier in the day, Dee-1 performed at Junior Achievement of Wisconsin’s office and spoke with about 100 students from three Milwaukee high schools. Sallie Mae surprised a student at each stop with a \$5,000 college scholarship. Local media coverage garnered more than 82.9 million impressions.

[Read full nomination here](#)

## **UW-Extension Family Living Program**

Madison

University of Wisconsin-Extension, Cooperative Extension Family Living Educators throughout Wisconsin provide financial education to the public. Since 2013, the Family Living Program has conducted a “Check Your Free Credit Report Campaign,” which seeks to increase Wisconsin residents’ access to, and understanding of, their credit histories. Residents can sign up for e-mail reminders every four months (2/2, 6/6, and 10/10) to check their credit scores with one of the three major credit reporting bureaus. Since 2013, 940 Wisconsin residents have signed up for the reminder e-mails – 181 of them in 2017 alone. When participants signed up for reminders, 68% reported they had not ordered a credit report in the past year. In follow-up surveys, only 19% of respondents reported not ordering their free credit report in the past year. Overall, the average number of times respondents reported checking their credit reports in the past year increased from 0.33 at sign-up to 1.31 at follow-up. External collaborators on this project include members of the National and Wisconsin Extension Association of Family and Consumer Sciences.

[Read full nomination here](#)

## **WaterStone Bank**

Wauwatosa

WaterStone Bank donates time, money and resources to provide financial education to communities in greater Milwaukee. The most unique initiative the bank has supported is, perhaps, their exhibit in the Betty Brinn Children's Museum. The WaterStone Bank exhibit encourages kids to balance a budget, learn how to save, open an account, and deposit and withdraw cash at a pretend ATM. The bank also sponsors two financial literacy programs at Betty Brinn. "*Making Cents of Money*" teaches kids the different kinds of currency, how to count cash and fundamental money-managing skills. "*It's in the Bank*" uses a game show model to expand participants' financial vocabulary while educating on how to earn, save and spend money responsibly. Nearly 200,000 people visited the museum over the past year, including hundreds who partook in the financial literacy programs. WaterStone Bank volunteers also have educated hundreds of people in the community over the past year ranging in age from preschool to adult. The bank's partners include Betty Brinn Children's Museum, Boys and Girls Clubs, Junior Achievement, SecureFutures, Community Advocates and Waukesha Community Art Project.

[Read full nomination here](#)

## **Wisconsin Coalition on Student Debt Inc.**

Madison

The Coalition has brought together a broad cross-section of over 35 people – including University of Wisconsin professors, government officials, and members of the business community. The Coalition has engaged in variety of "research actions" to find out what could be helpful in the student-loan space. Among other things, the Coalition conducted a roundtable at the 2016 WASFAA conference for financial-aid professionals. The Coalition decided to focus on financial literacy – on ensuring that student loan borrowers make informed choices – based on the feedback it received during the investigation phase. The Coalition held three student-loan related events during Money Smart Week this year: an essay and coloring contest for people who have yet to attend college or take out loans, a social media campaign for current higher-education students, and an outreach event in Milwaukee for people with current student-loan debt. The outreach event gave student debt holders the opportunity to meet individually with attorneys and financial professionals. Collaborators include the UW Center for Financial Security, Wisconsin Manufacturers and Commerce, the Department of Financial Institutions, technical and for-profit schools, credit unions and other trade associations.

[Read full nomination here](#)

### *Legacy category*

## **It Make\$ Cents!, Money Management Center, UW-La Crosse**

La Crosse

It Make\$ Cents! began as a pilot project in 2012 as a way to help students at UW-La Crosse become more financially literate. The program has since branched out to offer resources to other local colleges, high schools and the general public. The goal is to offer free educational workshops, build community resources and relationships, and establish new programming that is meaningful and relatable to everyone. Some of the unique marketing ideas implemented by the program organizers are a "Price Is Right" game night; Ca\$h Cart; Money Machine; a financial literacy band, "The Loose Change"; a prom re-sale event; a series called "Life After College," which features information about benefits, insurance, investing, retirement and loan repayment; and Money Monologues, a re-enactment of people's real-life money experiences performed with the help of UW-L theater students. Attendance at It Make\$ Cents events has grown from 520 in 2012 to 12,687 in 2017. Another 1,927 people were reached in 2017 through social media platforms. Evaluations are

conducted after each event, and favorability ratings are consistently 90% or greater. The initiative has a multitude of external partners, including Altra Federal Credit Union, UW Credit Union, Consumer Credit Counseling Services, Viterbo University, Western Technical College, Mutual of Omaha, La Crosse Future Centers, Women's Financial Wellness Center, AARP, Catholic Charities, the Salvation Army and several area high schools.

[Read full nomination here](#)

## **Kevin McKinley**

Financial advisor

Eau Claire

Kevin McKinley's many financial literacy initiatives began at the age of 17 when he formed a high school investment club and began part-time work for a financial services firm. After graduation from the University of Wisconsin, he became one of the youngest licensed financial advisors in the country. For over 30 years he has advised people on how to plan, save, and pay for their financial goals. His book, "Make Your Kid a Millionaire," has helped thousands of parents. His radio show, "On Your Money," began airing in 2003 and is now heard three times weekly on 19 Wisconsin public radio stations. He has written several "Mini Money Booklets" that are offered exclusively during his show's pledge drives and have led to record-breaking donations for Wisconsin Public Radio. Since 2002 he has written a column on family financial planning for REP magazine, the leading publication for financial advisors. For the past 12 years Kevin has also written a weekly newspaper column for the Eau Claire Leader-Telegram. He has shared his insight via such national media sources as The New York Times, Wall Street Journal, USA Today and CNN. He has also been a contributing columnist to Money magazine's website. Kevin has been a presenter at the Wisconsin Jump\$tart's National Institute of Financial and Economic Literacy each year for the past 17 years.

[Read full nomination here](#)

## **Timothy G. O'Driscoll**

Director, Center for Economic Education, Lakeland University

Milwaukee

Tim has gone far beyond the traditional classroom to educate and inspire others related to financial literacy. He has made over 500 economic and financial literacy presentations for groups ranging from EconomicsWisconsin to Rotary, Lions, Kiwanis, women's clubs and public libraries. During his 36 years of teaching at Arrowhead High School, Tim taught over 10,000 students. In addition, his presentations to groups statewide have reached at least another 10,000 people. Tim measured many programs' results with pre- and post-presentations tests. Those test results showed an average improvement in attendees' financial knowledge of 20% to 30%. Financial Literacy Alliance of Milwaukee Education (FLAME) was a specific program which resulted in a 25% increase in knowledge consistently over four years, while Youth Enterprise Junior, which linked financial literacy with career planning, showed an increase of 20% in financial literacy knowledge. External collaborators are many: EconomicWisconsin, Lakeland University, Center of Economic Education at the University of Wisconsin-Milwaukee, Arrowhead High School, Global Association of Teachers of Economics, National Association of Economics Educators, Business and Economic Academy of Milwaukee, and numerous Rotary Clubs, Lions Clubs, Kiwanis Clubs, women's clubs and public libraries across Wisconsin.

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