PERSONAL FINANCE

WORKSHOPS FOR TEACHERS

Following a general session, attendees will break into grade level bands. A mentor teacher will help everyone get a handle on the newly revised Colorado Academic Standards in personal financial literacy. This workshop will offer opportunities to learn about financial programs and services available to support teachers at all grade levels.

“\textit{This workshop gave me insight into unexplored resources for teaching personal finance, benefitting my students because the resources are easy to use. I honestly think this may have been the most beneficial professional development I've been to. Great resources!}”

- Amber Bayles, Hotchkiss K-8 School, MoneyWi$er “Personal Finance and How to Teach It” Workshop (July 2018).

How can we support students in learning about money management prior to graduation and close the personal financial literacy gap?

PERSONAL FINANCE

Survey conducted by Junior Achievement, 95% of teens surveyed agreed it would be valuable to take a personal finance class in high school; but only 24% of Colorado school districts require at least 1 course of personal finance before graduation.

PERSONAL FINANCE

PFL Standards

NEW

For more information contact Alyssa Wooten, wooten_a@cede.state.co.us, 720.827.5307

ONLINE RESOURCES

Where Can I Learn More?

- cde.state.co.us/cofinancialliteracy
- econlitco.org/ags-office-workshops
- coag.gov/moneywisers

ENTERTAINMENT

For More Information Contact:

Katy Anthes
Colorado Commissioner of Education

Phil Weiser
Colorado Attorney General

The Colorado Office of the Attorney General is proud to help elevate financial literacy education for Colorado youth and educators by increasing personal finance confidence and capability, providing access to quality resources, and fostering statewide partnerships.

The MoneyWi$er vision is for all Colorado youth to have opportunities to master personal financial literacy skills during their academic careers and to make financially capable and informed decisions throughout their lifetime. We want every resident of the state of Colorado to experience financial security, protect their resources from fraudulent actors, and age with dignity and maximum quality of life.

95% of teens surveyed agreed it would be valuable to take a personal finance class in high school.

ONLY 24% of Colorado school districts require at least one course in personal finance.

Montana State University and The National Endowment for Financial Education partnered on a study examining the correlation between college student borrowing habits and taking a mandated personal finance course prior to high school graduation.

“Simply offering a course is not enough to change college financing behavior. Without mandates, elective courses do not appear to have the same positive effects as state requirements for all students.”

The study found that students required to complete personal finance prior to high school graduation were 21% less likely to hold a credit card balance

“21% less likely to hold a credit card balance”

ECONOMIC LITERACY COLORADO (ELC)

Economic Literacy Colorado’s (ELC) mission is Empowering Colorado’s youth to achieve a lifetime of economic understanding and financial freedom.

By providing educator training in economic and personal finance education to over 1,300 teachers, ELC served nearly 96,000 students during the 2017-18 school year.

The Stock Market Experience is an interactive investment simulator in which students learn how the stock market works. Nearly 20,000 students in Colorado participate each year. To access ELC educator training or programs for students visit econlitco.org

130,000 students participated in JA volunteer led programs

During the 2017-18 school year, over 130,000 students in Colorado participated in Junior Achievement’s volunteer led programs. JA alumni start businesses at a rate 2.5 times higher than the general population.

To participate as a student, educator or volunteer contact your local JA office. jaolorado.org

ONEOTRUST

„As a teacher who does not have a strong economics or financial literacy background, this class has been immensely helpful. I feel as though I can take on and explain these topics without the worry of leading my students astray. I look forward to attending more classes in the future.”

— Amber Brown, Yuma High School

THE COLORADO JUMPSSTART COALITION

The Colorado Jump$tart Coalition is proud to partner with the Colorado Department of Law in the statewide MoneyWi$er initiative to increase financial literacy for Colorado children. Working with the Colorado Department of Education and Financial Literacy Colorado, the Coalition serves as an advisory group to guide and help expand financial education to K-12 teachers and students throughout the state.

The Coalition is a nonprofit organization made up of over 20 organizations and individuals representing business, nonprofits, government, and education. Since 2003, the Coalition has shared the common purpose of strengthening personal financial literacy of Colorado youth. Collaboratively, the Coalition partners currently focus efforts on increasing the number of Colorado schools that require financial education, supporting the Department of Education during the transition to the newly revised personal financial literacy standards; providing K-12 teacher training and financial education resources, promoting strategies to measure effectiveness, and fostering logical relationships between schools and key state and local cohorts. Colorado-Jumpstart.org

JUNIOR ACHIEVEMENT

Junior Achievement’s (JA) mission is to prepare young people to thrive in the 21st century workplace and global economy by inspiring a passion in free enterprise and entrepreneurship, and instilling an understanding of personal financial literacy.

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EVERFI

EVERFI provides standards based, self-guided programs that teach about personal finance basics at all grade levels. During the 2017-18 school year, nearly 34,000 students and 443 schools in Colorado participated in personal finance programs online. EVERFI is striving to make personal finance courses accessible to all students. Everfi.com

443 schools participated in personal finance programs online

More than 41,000 students participate in interactive experiences and learn about the economy, careers and entrepreneurship at Young Americas Center for Financial Education (YAC). Students learn hands-on about banking by opening their own account.

41,000 students participate in interactive experiences

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YOUNG AMERICANS CENTER (YAC)

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Young Americans Bank is the only bank in the world designed for young people and has served over 79,000 account holders since inception. Students learn hands-on about banking by opening their own account.

96,000 students served during the 17-18 school year

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