

Poll Question

What employability skill is most important for your students to learn before entering the workforce?



Is Gen Z Career Ready?

Financial Education and
Career Readiness for
Middle School Students

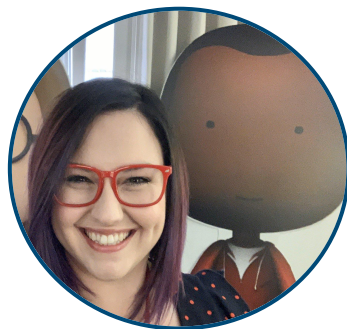
Speakers



Dr. Dan Zapp

Senior Director of Research
EVERFI

Washington, D.C.



Gianna Gurga

Family and Consumer
Sciences Teacher

Dag Hammarskjöld Middle
School, CT



Nicole Albion

AVID Site Coordinator &
Teacher

Forest Grove Middle School,
Worcester, MA



Lauren Pingul

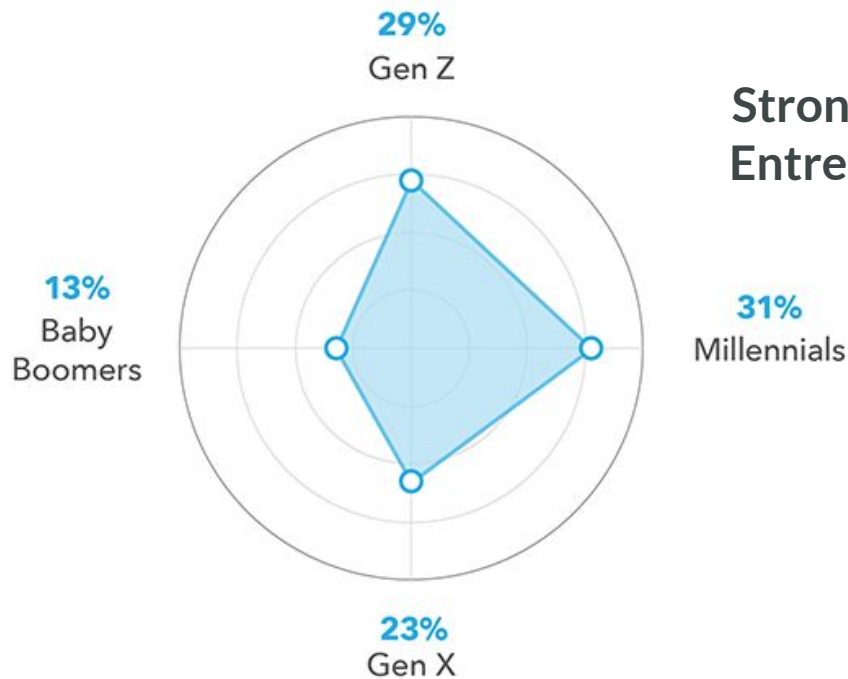
Former Teacher and Middle
School Administrator

EVERFI Senior Schools
Manager

Agenda

- 1 Career Readiness in Middle School
- 2 Outcomes from Using FutureSmart
- 3 Reinforcing Employability Skills
- 4 Getting Started

Growing Up In the Gig Economy



Strong Interest in Entrepreneurship

Question: Which of these things are you interested in?

Source: 2019 GlobalWebIndex Report analysis conducted in partnership with Snap Inc., The Youth of the Nations: Global Trends Among Gen Z **Base:** 78,589 internet users aged 16-22, 170,038 internet users aged 23-35, 168,588 internet users aged 36-54, 57,358 internet users aged 55-64

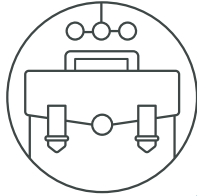
Students Feel Unprepared

In a survey of 10,000 graduating seniors, students consistently reported that they were the LEAST prepared to **Manage their Money** (only 47% felt prepared) compared to:

- **Managing Time**
- **Finding Resources**
- **Keeping Up with Coursework**
- **Staying Organized**

21st Century Employability Skills

**Career
Readiness**



**Interpersonal
Skills**



**Financial
Capability**



**Time
Management**



**Financial
Education**

**STEM & Career
Exploration**

**Social Emotional
Learning**

**Health &
Wellness**

**Summer
Learning**

**Cultural
Literacy**

Vault
Understanding Money
4-6th Grade

Future Goals
Hockey Scholar –
Math Edition
4-7th Grade

**The Compassion
Project**
2nd-4th Grade

Healthier Me
Nutrition & Wellness
1st-4th Grade &
6-8th Grade

Summer Slugger
Math & Literacy
4-5th Grade

306
African-American
History
9-12th Grade

FutureSmart
6-8th Grade

Future Goals
Hockey Scholar –
Science Edition
4-7th Grade

Ignition
Digital Wellness & Safety
6-9th Grade

**Mental Wellness
Basics**
8-10th Grade

Venture
Entrepreneurial
Expedition
7-10th Grade

Endeavor
STEM Literacy &
Career Exploration
7-9th Grade

**Character
Playbook**
Character Education
7-9th Grade

AlcoholEdu
9-12th Grade

EVERFI
Financial Literacy
9-12th Grade

Keys To Your Future
College & Career
9-12th Grade

Honor Code
Bullying Prevention
8-10th Grade

R_x Drug Safety
9-12th Grade

Marketplaces
Investing Basics
9-12th Grade

FUTURESMART

Grade Level: 6th -8th

Total Lessons: 7 lessons, 20-25 minutes each

Aligns with state and national standards for Jump\$tart, NCSS



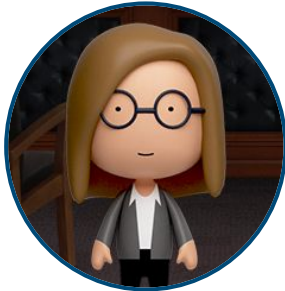
At-a-Glance

Through a compelling storyline in which students become the Mayor of a fictional town, they are faced with the real-life financial decisions and obstacles of their citizens. By helping their citizens with everything from budgeting for some bedroom decorations to guiding someone through the college financial aid process, students build important skills that help them to become *FutureSmart*.

Course Highlights

- Simulation-based learning embedded with real-world decisions
- Customizable and printable blueprint for their financial future

Lessons



Welcome, Mayor!

1



Smart Shopping

2



Ways to Pay

3



Investing in You

4



Growing a Business

5



Your Financial Future

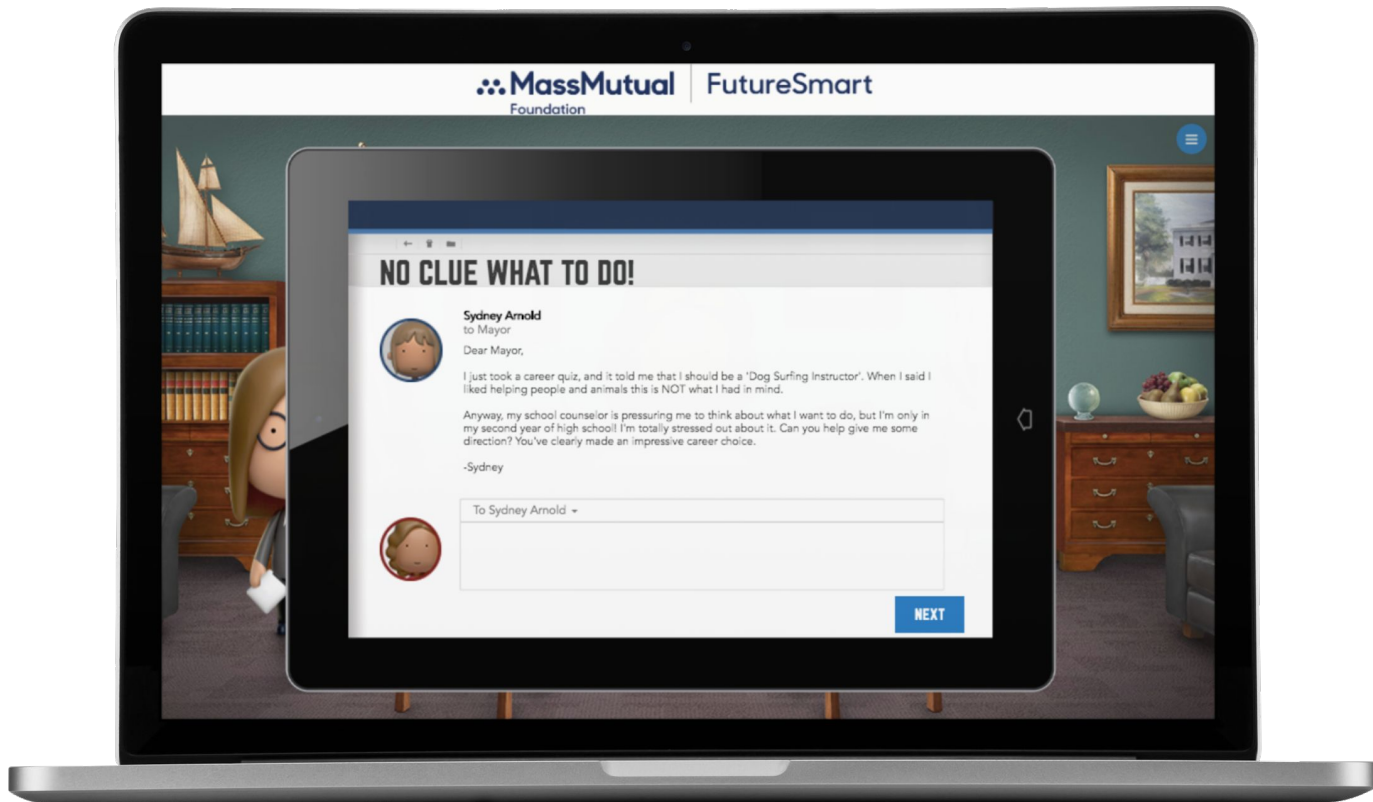
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Build Your Blueprint

7

Lesson 4: Investing in You



Career List



Blueprint



The image shows a digital interface for a tool titled "My Blueprint". The background is a light blue grid with various icons representing different aspects of life: a house, a car, a tree, a globe, a briefcase, and an apple. On the left, there is a section titled "PERSONAL VALUES" with a circular diagram containing icons for a stack of coins, a globe, and a briefcase. A cartoon character with brown hair and glasses is positioned in the bottom left corner. A white text box in the center contains the following text:

To start building your future, you'll need to make a plan, or a *Blueprint*. A blueprint is a guide that tells you how to make something. In this case, your *Blueprint* will be your guide for how to build the financial future you want!

Below the text box is a dark blue button with the word "NEXT" in white capital letters. In the top right corner of the interface, there is a small blue circle with a white hamburger menu icon.

Student Individual Reflection → Whole Class Discussion

Question 1

Think about something for which you'd like to save your money. What is it, and why did you choose it? What do you think will be the most challenging part about saving money for it?

Question 2

What advice you would give a friend or family member about managing their own money? Do you follow this advice yourself? Why or why not?





::: MassMutual FutureSmart
Foundation

This certificate hereby confirms that


Lauren P.

has been financial literacy certified by

MassMutual Foundation FutureSmart Program

A handwritten signature in cursive script, reading "Dennis P. Duquette".

Dennis Duquette, President
MassMutual Foundation



Outcomes Research on *FutureSmart*

Dr. Dan Zapp

Study Designs

Observational



We do not “manipulate” the intervention

Assesses outcomes and implementation factors

Accounts for grade level, income level, and English proficiency

Quasi-Experimental



Manipulates” the intervention to create a matched comparison groups of students who don’t complete the course

Assesses program outcomes

Requires buy-in from schools, to be facilitated by EverFi school managers

Student Outcomes

The research study seeks to assess *FutureSmart*'s impact on **four student outcomes** and **the influence of implementation factors** on those outcomes.

Basic financial
knowledge

Feelings of
confidence and
perceptions of
self-efficacy

Communication
with parents on
financial topics

Engagement with
financial systems

Implementation Factors

The research study also seeks to assess the **impact of participation** in FutureSmart **on student outcomes**.

Type of course in
which
FutureSmart is
implemented

Level of Teacher
Training

Use of
Supplemental
Materials

Degree of
curriculum
integration

Course Timing
and Pacing

State mandates
related to
financial
education

Data Collection Strategies - Qualitative

Teacher Interviews



Discuss the specifics of curriculum integration, use of supplemental materials, course timing and pacing, etc.

Discuss rationales behind pedagogical decisions and contextual factors, and their impacts on student outcomes.

Student Focus Groups



Students discuss their experiences with the FutureSmart course and its impacts, such as times they felt more confident or communicated with their parents more about financial matters.

Data Collection Strategies - Quantitative

FutureSmart
Teacher Surveys



Assess the implementation factors for all teachers

FutureSmart
Student Surveys
& Assessments



Provide information about student knowledge gain as well as attitudinal and behavioral outcomes

FutureSmart
Platform Data



Provide information about course timing and pacing

Online Sources



State financial literacy education mandates

Research Takeaways: Qualitative

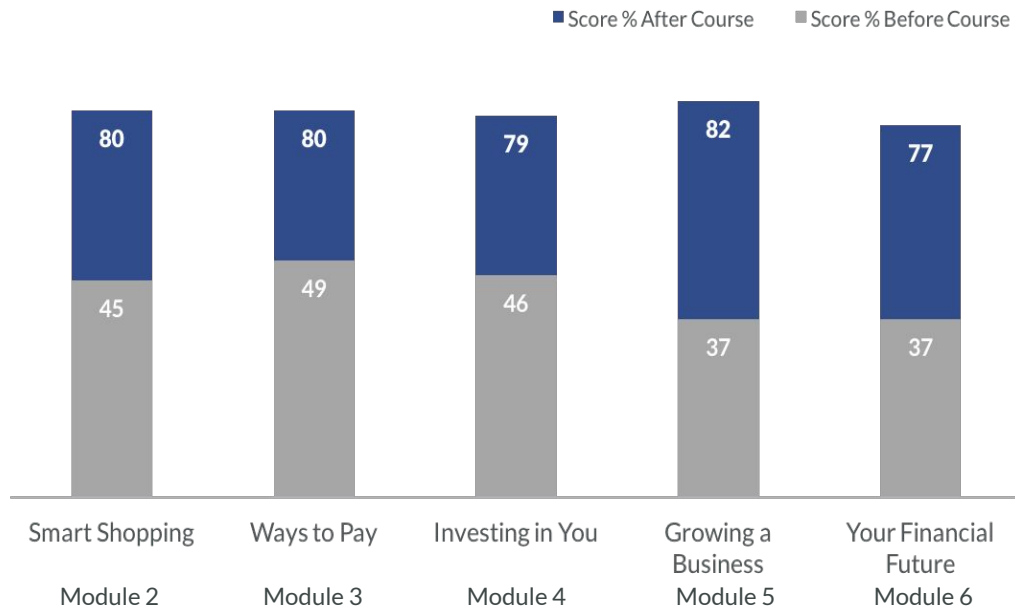
- Overwhelmingly positive response from teachers and students
- Both groups felt the course was impactful
- Teachers and students enjoyed the experience



Research Takeaways: Quantitative

- Measuring pre to post data, only knowledge gain was found significant
- However, the effect size was LARGE and consistent
- Timeline likely too short to measure other outcomes

Knowledge Gain: **86%**



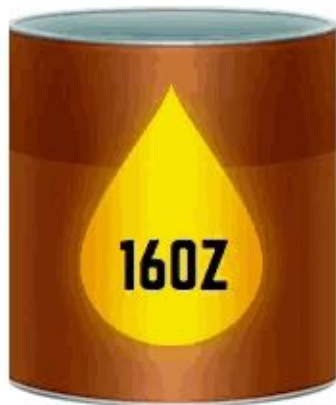


Reinforcing Employability Skills

Gianna Gurga & Nicole Albion

UNIT PRICE

Comparing unit prices can help you find the best deal. Click on the items below to find out more information.



\$8.00

NEXT



10:21



\$40



\$84



SEI

SEMIGLOSS

SEMIGL

SEMIGLOSS



gurgafacs

Follow

gurgafacs HELP! I'm in the grocery store buying brownie mix to make Brownie Bombz!!! What's the better buy?! #unitprice #fcs #dhmswallingford #wpschools #personalfinance

Celebration Worksheet

Celebration Budget Worksheet

CRITERIA

- Your total budget is \$120
- There will be a total of 24 people at the celebration
- You must purchase at least one type of drink for the entire group
- You must purchase at least two types of snacks for the entire group
- You must purchase at least two types of fruit for the entire group
- You must purchase at least one fun extra for the class

DRINKS:

Item	Amount	Price	Price Per Unit
Water	18 bottles	\$6	
Juice	12 bottles	\$6	
Gatorade	8 bottles	\$6	

SNACKS:

Item	Amount	Price	Price Per Unit
Pizza	8 slices	\$14	
Oatmeal Cookies	24 cookies	\$5	
Chocolate Chip Cookies	24 cookies	\$6	
Fruit Snacks	12 packs	\$6	
Plain Chips	10 packs	\$8	
Assorted Chips	10 packs	\$10	
Ice Cream	10 packs	\$12	

And Beyond



WEEK 1

The smell of fresh popcorn is hard to resist. Should Trevor buy popcorn?



POPCORN
\$8

Drag the payment type Trevor should use to image above.



CREDIT



DEBIT



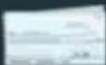
CASH



SKIP



SAVINGS
\$0



CHECKING
\$105



CASH
\$40



CREDIT
-\$20



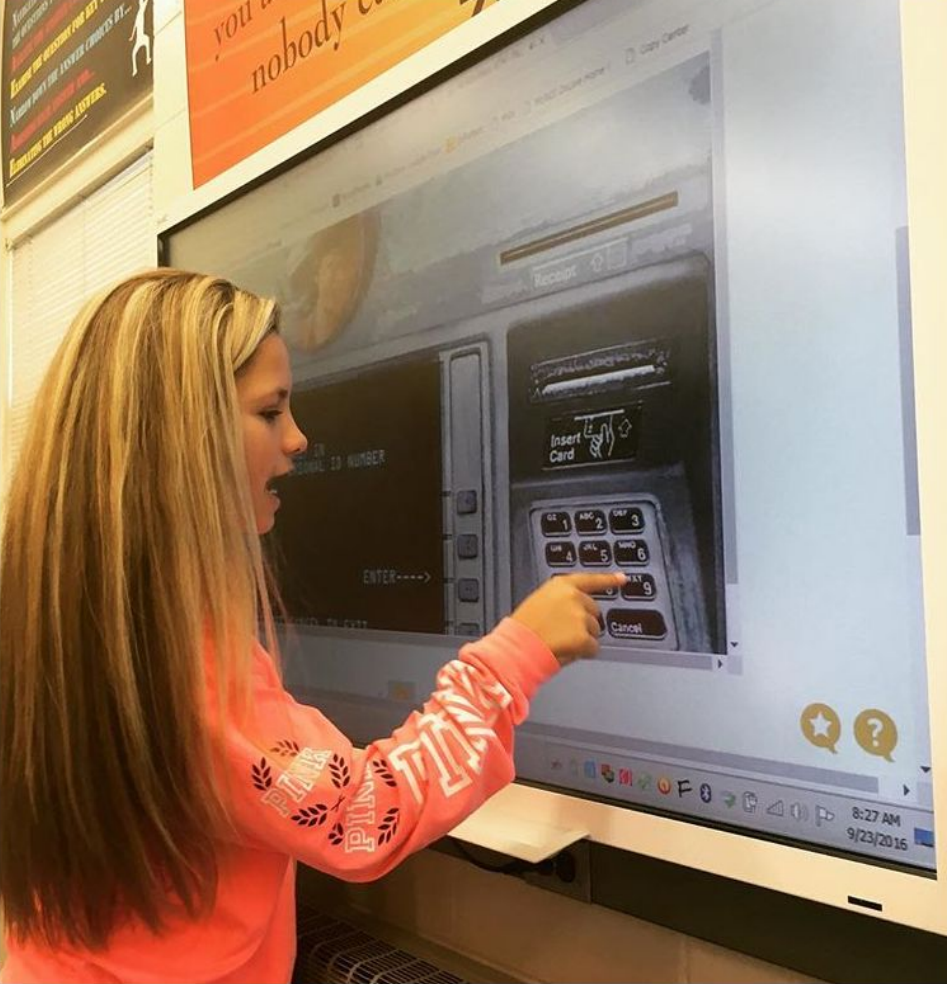
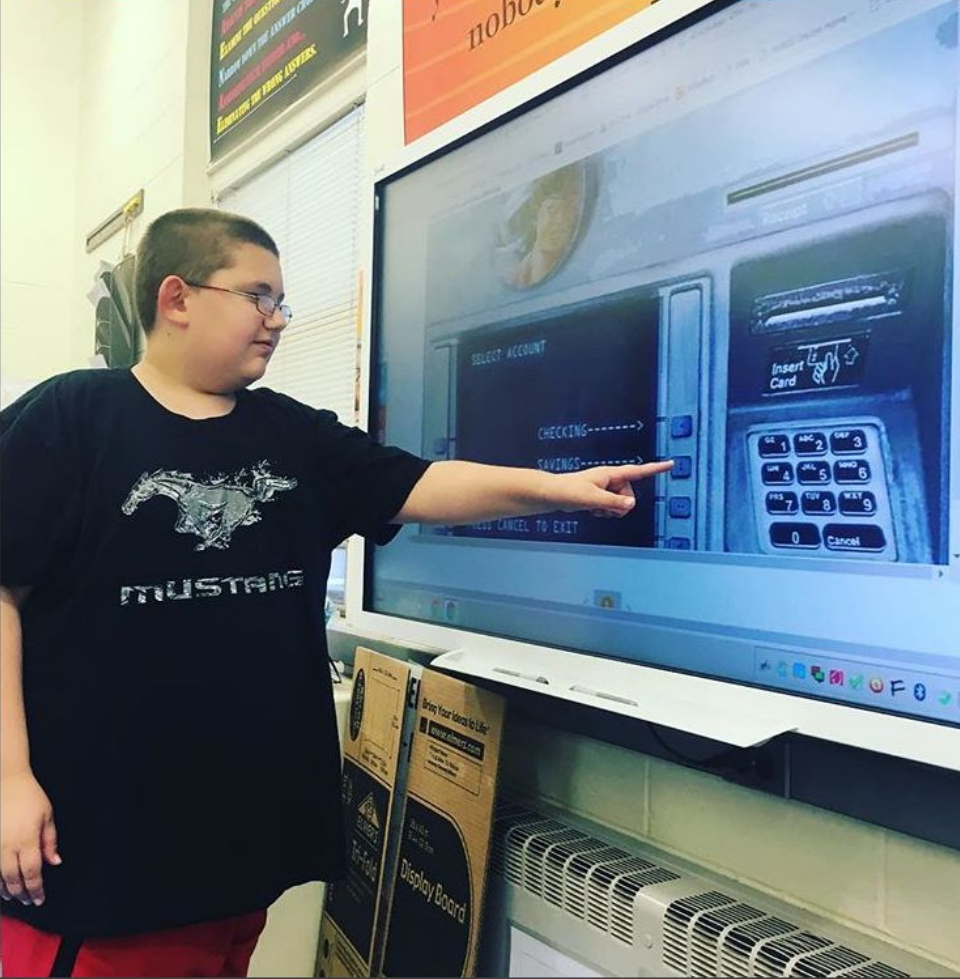
gurgafacs

Follow

gurgafacs Alright...so here's the first segment of What Would Gurga Do?

This is for my 7th Graders.... I'm at this gas station on Main St. I'm going to use my debit/credit card. Before I go to scan I see THIS.

What should I do???? XP for correct answers! 😊 #personalfinance #skills #facs #realworld #dhmswallingford #wpschools





Shark Tank Style - *Calling All Investors*

- Students are asked to think through any problem they see in their daily lives.
- Design a product or service, craft a business plan using a provided FutureSmart lesson plan template, and write and present a 2-3 minute pitch
- External judges panel from local businesses



Shark Tank Style - Calling All Investors

Set Students Up For Success

- Offer Pitch Examples: Videos or even your own presentation
- Pitch Practice: Students record themselves to see and hear their own mistakes, and to present at home to family and friends if able

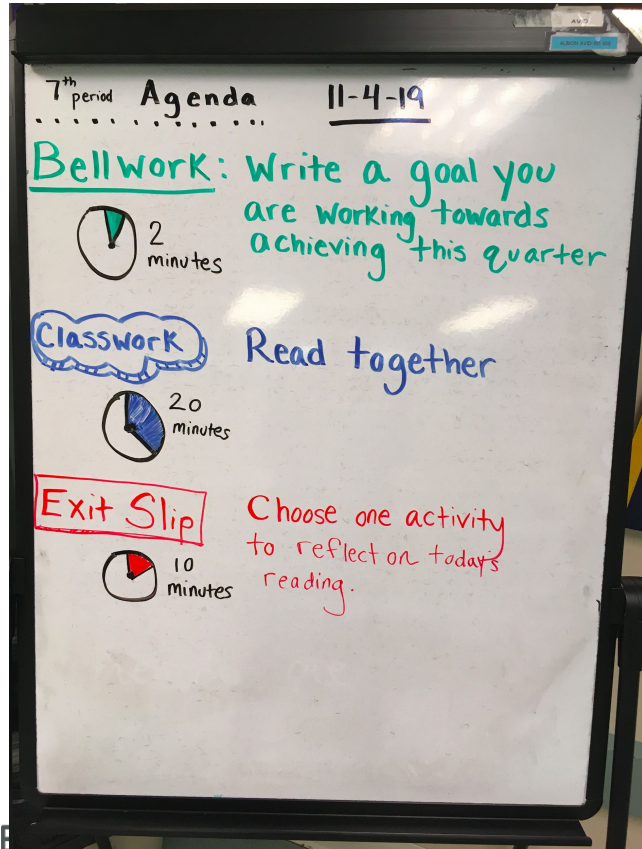


Interpersonal Skills



- Soft Skills & Coachability
- Philosophical Chairs
- Digital resources: Character Playbook
- Conflict Resolution
- Peer-Peer Counseling

Promoting Time Management



- FutureSmart: Smart Shopping
- Explicit Instruction: Time as a Finite Resource
- Think Alouds
- Modeling
- Timers and Time Cards

Getting Parents Involved:

<https://futuresmart.massmutual.com/>

Comparing Stocks Worksheet

YOUR FINANCIAL FUTURE

Students will have an opportunity to connect investing concepts to their every day lives. In this activity, students think about companies and brands they interact with on a regular basis, then are asked to look up details regarding the stocks of those companies and brands on the New York Stock Exchange website!

DOWNLOAD

Teaching Kids about Money

PERSONAL VALUES

Mariah, at *The Simple Parent*, shares what she learned about teaching, children, and money habits from a FutureSmart Challenge in her hometown of Houston, TX – including tips, insights, and highlights from Hill Harper's presentation.

READ MORE

Budgeting Priorities Worksheet

SMART SHOPPING

Students will think back to their time as the Mayor of Townville and make budgeting decisions for their FutureSmart town. Parents or adults will provide pieces of candy to demonstrate concepts like scarcity and opportunity cost as the students are budgeting.

DOWNLOAD

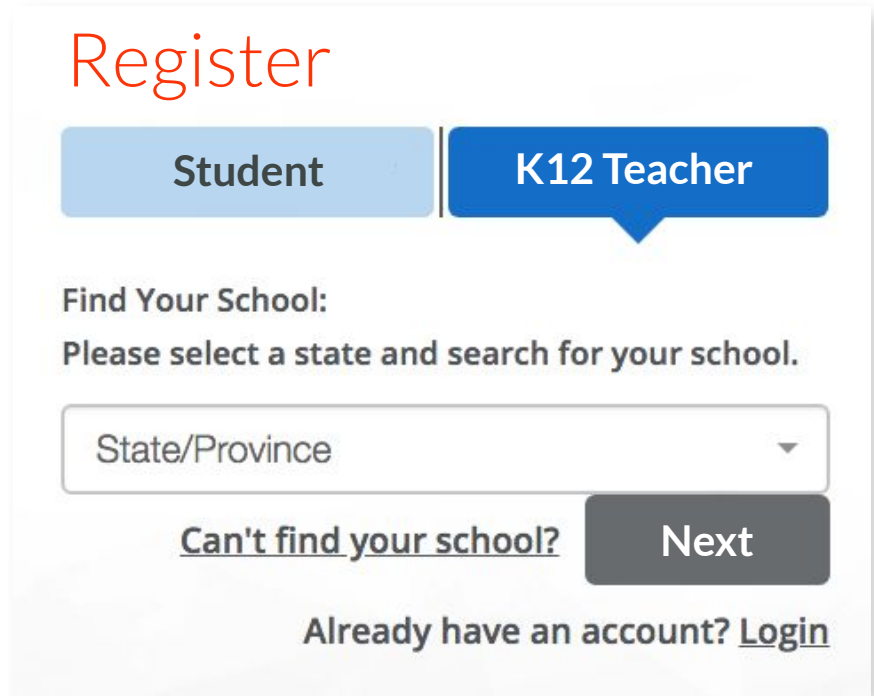
Getting Started



Claim Your Account

everfi.com/newteacher

- ▶ Find Your State
- ▶ Enter Your School



The screenshot shows the registration interface for new teachers. At the top, the word "Register" is displayed in orange. Below it are two buttons: "Student" (light blue) and "K12 Teacher" (dark blue). The "K12 Teacher" button is highlighted with a white speech bubble. Underneath, the text "Find Your School:" is followed by the instruction "Please select a state and search for your school." A dropdown menu is shown with "State/Province" and a downward arrow. Below the dropdown is a link that says "Can't find your school?". To the right of this link is a dark grey button labeled "Next". At the bottom, there is a link that says "Already have an account? [Login](#)".

Implementation Support



Your Local Schools Manager

- Support Specific to your District
- Deep Understanding of State Standards Alignment and Regional Usage
- Dedicated Training and Professional Development

Scholarship Opportunities

Six U.S. students will each be awarded a \$1,000 529 College Savings Scholarship this semester to help pay for their post-secondary education.

In order to be eligible, students must:

- Earn certification (completed all lessons in a course)
- Submit a personal reflection

Students must submit their entries by **5pm ET on January 17th, 2020.**

Winning students' teachers will be contacted by **January 30th.**

<https://everfi.com/program/everfi-scholarship-application/>

Teacher Video Contest

The Guidelines:

- Share what real-world skills your students learned from an EVERFI program and/or how they've applied those skills.
- Keep the video at or under **2 minutes in length**.
- In the video, be sure to mention your name, your school's name, EVERFI, and the name of the program(s) you're using.
- Check that the audio is clear and easy to understand.
- Get creative and have some fun!

Earn between \$50 and
\$1,000 in Amazon cash



Submit your video on or before
November 30th

To submit or learn more, visit:
everfi.com/video-contest

Questions for our Panelists?



EVERFI

EDUCATION FOR THE REAL WORLD