



FINANCIAL LITERACY PROJECT

BRIGHT BEGINNINGS

TANISHA MAKAM, HANSIKA KANTHETI, SHRIYA SREEJU

**EDWARD S. MARCUS HIGH SCHOOL
5707 MORRISS RD.
FLOWER MOUND, TX 75028
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I. EXECUTIVE SUMMARY

PROBLEM

Financial education is essential for students due to the growing financial stress in society, particularly among Generation Z, where 71% report being financially overwhelmed. Many young people lack access to financial literacy resources and quality curriculums, and societal stigma around finance often prevents them from learning vital financial skills. Millions of students miss out on personal finance education each year, limiting their ability to break the cycle of financial struggle. This gap in financial knowledge starts from the elementary school years and contributes to a growing disparity in wealth accumulation and financial security, leaving many young people vulnerable to debt and poor financial outcomes in the future. Students never learn how to budget, save, or build credit. These are basic and essential life skills that determine housing access, job opportunities, student loans, and future stability.



OUR PROJECT

Project Bright Beginnings is a 501(c)(3) organization that offers a comprehensive approach to addressing the lack of financial literacy by targeting elementary schoolers. We chose this target audience in order to ensure that a strong foundation in financial knowledge is guaranteed. Our mission is to make financial literacy accessible to all by providing resources that empower individuals to build financial skills. We prioritize quality and accessibility, aligning our materials with national and state standards and offering both in-person and digital resources. Project Bright Beginnings addresses the generational finance problem, ensuring that all students have the confidence and knowledge to make sound financial decisions. Our program's flexibility and adaptability to different learning environments, coupled with our commitment to high-quality, research-backed materials, set us apart as a leader in financial literacy education.



F

I

R

E

FUNDRAISING

Raise at least
\$2,000

Met our goal by :

238%

Raised \$6955.07

Gain 1 sponsorship

Met our goal by :

300%

Gained 3 sponsors

INNOVATION

Develop 1 unique
finance game

Met our goal by :

100%

Developed the
MoneyMosaic board game

85% satisfaction rate from 15
educators

Met our goal by :

80%

Received a satisfaction
rate from 12 educators

REACH

Distribute our All Things
Finance workbooks to 2
countries

Met our goal by :

200%

Sent over 1000
copies to 4 countries

Contact 50 DOE's

Met our goal by :

100%

Reached all state
Departments of Education

EDUCATION

Observe 50% increase
in test scores

Met our goal by :

130%

Assessment scores
rose from 10% to 90%

80% teacher satisfaction

Met our goal by :

100%

Every teacher gave positive
feedback



HIGHLIGHTS

WEBSITE

Our website includes our comprehensive six module curriculum with videos, worksheets, and lesson plans for teachers to implement in their classrooms. It also features a self-paced course which students can complete individually.

EDUCATORS' REVIEWS

Mrs. Minich



Not only is the website aesthetically pleasing and easy to navigate, the plethora of resources available makes this such a valuable tool for teachers, particularly first-year educators who may feel overwhelmed and struggle to know how to begin.

Mrs. Berry



This would be a great addition to many curriculums looking to incorporate finance. I also thought that it was very neatly organized.

Mrs. Fletcher



It is very easy to navigate, is visually appealing, and it has relevant information that is easy to read.

PRODUCTS

We created an educational classroom game that ties in with our curriculum, as well as an "All Things Finance" workbook, and "Sofia's Smart Savings" picture book. Our partnerships with English medium schools and Skipping Stones allowed for distribution of our workbook globally. Additionally we are in the process of developing a finance app called Ribbit that contains our curriculum and gamified elements.

FUNDRAISING

We raised over \$6000 for the distribution of our materials and future research projects through a large-scale fundraising event, the Surya Cultural Showcase.

WORKSHOPS

Taught our curriculum at 7 elementary schools and taught essential finance skills such as credit and debit through engaging activities and novel games.

COLLABORATION



Published resources on Jump\$tart Clearinghouse to increase our reach



Established partnership with Skipping Stones for workbook distribution in the US

Featured in TEP\$A newsletter and podcast; reached thousands of schools



Distributed 1000+ workbooks globally through individual outreach and collaboration with global English medium schools

Presented at the educational state conferences of California and North Dakota after outreach to the state Departments of Education.



TIMELINE

OCTOBER 2024

Continue to plan fundraiser; host workshops; begin creating prototype; picture book and workbook development; contact educators

DECEMBER 2024

Host Surya Cultural Showcase Event; connect with libraries

FEBRUARY 2025

Brainstorm Ribbit app

... AND
ONWARD

SEPTEMBER 2024

Planning fundraiser; creating website resources; host workshops

NOVEMBER 2024

Continue to plan fundraiser; host workshops; continue prototype development; create books; distribute books to various countries

JANUARY 2025

Distribute books; finished creating board prototype; started product review

MARCH 2025

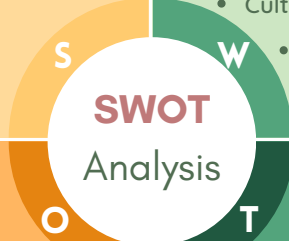
Began app development and began product testing

- Strong Community Engagement
- Alignment with State and National Standards
- Diversity in resources
- Accessible to Historically Underprivileged Communities

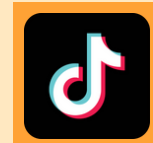
- Expansion Through Translation
- Partnerships with Tech Companies for App Development
- Grant Funding and Sponsorships

- Delays in Product Development
- Dependence on Fundraising
- Cultural Adaptation Challenges
- Retention Issues with Young Learners

- Reduced Public Education Funding
- Insufficient awareness of resources and events



12,420
REACHED

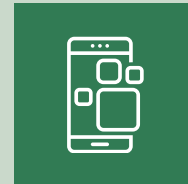


9,872
REACHED



815
REACHED

FUTURE PROJECTS



To expand **global accessibility**, we plan on translating our resource library and workbook to different languages. To expand the long term impact of **Project Bright Beginnings**, we will allocate a large portion of the money from our **fundraising** event to novel financial research in order to better understand the impact of financial literacy in young kids. We have also gone a step further and have already started our app development. In order to ensure **easy access** to resources in a fun and **engaging** way, we will release **Ribbit**, our finance game inspired by the Duolingo app, on the App Store.

II. INITIATING

A. STATEMENT OF THE PROBLEM

Recently, 57% of Americans reported that **financial stress** is **controlling their lives**, and of that staggering statistic, 71% of those individuals are part of **Generation Z** (Brown, 2024). This highlights the necessity for financial education targeted towards the youth and is further perpetuated by the alarming scarcity in accessible financial literacy resources, absence of quality curriculums, and a prevailing **societal stigma** around finance. This stigma deters individuals, specifically the youth, from learning about critical financial information. The lack of financial education is evident when considering a study that reveals **millions of students lack access to personal finance** and economic education each year, hindering the ability to escape this recurring cycle (Council of Economic Education, 2022). Additionally, with 72% of parents not discussing finance with their children, future generations are prevented from developing a **foundational understanding** of financial concepts. In light of these challenges, educators must step up to fill this gap. This crisis not only affects the financial well-being of current generations but also **threatens the future financial stability** of our society.



MISSION STATEMENT
Our mission is to make financial literacy accessible to all

B. PROJECT SCOPE

PURPOSE

Bright Beginnings’ mission is to make financial literacy **accessible to all** by providing resources that empower individuals to build financial skills. **Quality and accessibility** are our utmost priorities, so all of our materials are aligned with national and state standards. Our project extends through both **in-person and digital aspects**, as shown in the graphic below. By offering online webinars, resources, and our two books digitally, we hope to make our resources as **accessible as possible** to students and teachers all over the world. In addition, to evaluate the real-time impact in our communities and globally, we will host **workshops in local elementary schools** and distribute aforementioned books to libraries across the US and lower-income schools and communities in Asia and Africa.

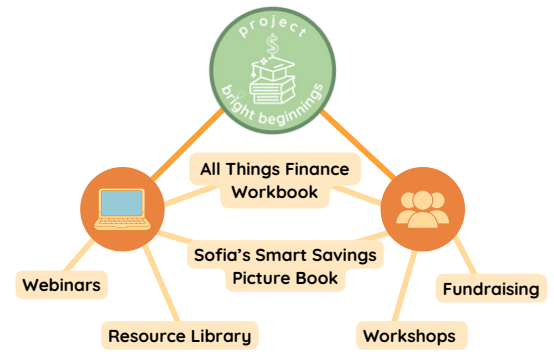
RATIONALE

Bright Beginnings aims to start at the root of the **generational finance problem** by targeting all financial literacy resources at elementary school students. We chose this **target audience** since children have been proven to exhibit more dynamic **GABA-associated inhibitory processing**, which allows them to retain concepts at a higher level. Before our project began, we sent an evaluation to 4 elementary schools. Out of 54 responses, students only exhibited a **28%** proficiency in basic financial knowledge, further highlighting the need for our project.

Features	Us	Zogo	TMFK	MoneyTime	EverFi
Elementary Education					Grades 4-8
Physical Workshops					
Live Webinars					
Global Reach					
Centered on State and National Standards					
Entirely Free					

EXPECTED BENEFITS

By **equipping** these young kids with these essential skills, we will be **strengthening** our future workforce and work towards a **financially stable society**. We expect to facilitate early learning habits all over the world by providing our paper resources to various schools and lower income areas. By following this strategic plan, our initiative aspires to **cultivate sound financial habits** among current students while equipping future generations with useful resources to build a smart future.



III. PLANNING AND ORGANIZING

A. PROJECT GOALS

F

FUNDRAISING

Raise at least \$2,000 for distribution of our proprietary books and gain at least one sponsorship. We plan to achieve this through a major fundraising event, which we will promote through social media, local community channels, and strategic sponsorships.

I

INNOVATION

Innovate a new financial literacy educational product and gain an 85% positive rating from 15 educators. We will demonstrate our product at elementary schools and measure teacher satisfaction through a survey.

R

REACH

Contact all 50 states' departments of education to review our curriculum and distribute our proprietary workbooks to 2 countries. We will gather insights on effectively integrating our curriculum into classrooms and ensuring its accessibility to students across different educational systems.

E

EDUCATION

We will observe a 50% increase in assessment scores between pre-lesson assessment and post-lesson assessments and observe an 80% teacher satisfaction rate of our curriculum, measured through a survey. We want to ensure the quality of our curriculum and lesson plans and maintain them to the highest standard.

Our goals are structured using the **SMART framework**, a research-backed approach that ensures objectives are **Specific, Measurable, Achievable, Relevant, and Time-bound**. By applying SMART principles, we establish **targeted, data-driven benchmarks** that allow us to systematically **assess our impact** and **refine our strategies**. Through this approach, we empower students to ignite the **FIRE** of financial literacy to create lasting change.

B. HUMAN RESOURCE PLAN

PROJECT MANAGERS



HANSIKA KANTHETI

Lead of Resource Management

- Designed all presentations and promotional materials
- Contacted schools and organizations to integrate paper resources

strengths

- social media marketing
- graphic design
- organization



TANISHA MAKAM

Lead of Workshops & Curriculum

- Communicate and schedule team and sponsor meetings
- Reached out to educators to ensure the use of our curriculum in schools

strengths

- communication
- technical writing
- outreach



SHRIYA SREEJU

Lead of Product Development

- Created prototype for MoneyMosaic and contacted educators for feedback
- Developed website and digital content from concept to completion

strengths

- programming
- creative thinking
- adaptability

EVENT MANAGEMENT TEAM



**SMITHA
EMA**



**SRILAKSHMI
CHANDRA**



**SREEJUMON
KP**

The event management team assisted the project managers during the Surya Cultural Showcase fundraising event. They helped with food distribution, crowd control, and ticket registration during the event

MENTORS



KENDRA DAY

Chapter Advisor



**ESMERALDA
PATAS**

School Coordinator

C. SCHEDULE

i. Milestones

Bright Beginnings is split into **four distinct phases** that correlate with the letters of **FIRE**: Fundraising, Innovation, Reach, and Education. Separating our project into distinct phases that align with our goals allows us to break down tasks, ensuring more organization and better orientation of our focus.

PHASE 1: EDUCATION

Phase one is divided into two parts: **workshops and resources**. In-person workshops will be conducted in elementary schools across the DFW metroplex. These hands-on sessions will allow us to interact directly with the students and receive **timely feedback**. By utilizing a proprietary **6-module curriculum** that aligns with state and national standards at these workshops, we will be able to see our resources in action and evaluate the effectiveness of this curriculum as well as our novel teaching strategies. These strategies will include interactive finance games, role-playing, hands on activities, and collaborative learning with peers. Once we modify our curriculum based on **student and teacher feedback**, we will publish worksheets, videos, and quizzes on a website designed for educators to use in their classrooms at no cost. We will prioritize accessibility and user-friendliness to ensure all users can navigate the website with ease. Additionally, our website will feature a self-paced course that students can complete individually.



PHASE 2: INNOVATION



The second phase of Bright Beginnings is **innovation**. We plan to create an **educational board game, MoneyMosaic**, that teaches basic financial skills through a Candy Land inspired game. Students will go through different lands and answer finance questions based on each unit of our curriculum. Ideally, this game will go hand-in-hand with a modified version of our curriculum so teachers can **seamlessly integrate** our traditional lessons into their lessons in a more **interactive** form. In addition, we will create an original **finance workbook**, which transforms our comprehensive digital curriculum into a series of concise, hands-on lessons that we plan to distribute to underserved communities that may not have access to digital resources. In the same vein, we will also create a finance-themed childrens' picture book to distribute to libraries and schools globally and represent financial topics in a simple way. Lastly, in order to ensure easy access to our resources we will code and design a finance app that has gamified and engaging learning activities.

PHASE 3: REACH

During our third phase, we plan to contact two main groups of people to **increase our reach**. First, we will reach out to the **Departments of Education** of all 50 states and **several educators** to garner feedback and advice on implementing our curriculum into districts. We will also gather insight by having educators and administrators review and **critique** our curriculum. Next, we will collaborate with national and international nonprofits to **distribute** our workbook, picture book, and resources to lower-income communities and Title-1 schools.



PHASE 4: FUNDRAISING

Our fourth and final phase is **fundraising**. After finalizing our strategic partnerships, we aim to **raise funds** for the **distribution of our workbook and picture book** to both national/international schools and libraries through a cultural showcase event. First, we will **search for a venue** where we can host our event and then reach out to various Indian dance and singing schools in the DFW area. By contacting these variety of schools, we will be able to keep the audience engaged and immersed in the depth of Indian culture. After **finalizing performances**, we will start **advertising the event** to different communities by posting on social media, community organizations, and hanging up flyers in various Indian businesses. The last aspect to this phase is to secure a **sponsorship**. We will contact large business organizations and explain our project and event in detail in order to convince them to invest in our cause.

ii. Timeline



To ensure **efficiency and quality**, we established a detailed timeline outlined in the **Gantt chart above**, divided into four key phases. Phase 1 (August to November) focuses on **creating resources** (August to September) and workshops (September to November), where we will conduct research and develop **evidence-backed** materials for our workshops. Phase 2 (October to February) involves **designing a prototype** of our MoneyMosaic game (October to December), followed by **product review** (mid-January to February) and creating curriculum support books (November to December). Additionally, it consists of starting the development of our Ribbit Finance App in March. Phase 3 (August to January) includes **contacting educators** (August to October) and distributing books (October to January). Finally, Phase 4 (October to December) encompasses planning a **fundraiser** (October to December), in order to host our fundraising event on December 8 to support the distribution of our **resources**.







D. QUALITY MANAGEMENT PLAN

By segmenting the plan into **Quality Management Strategies** and **Maintenance Strategies**, we prioritize the continued **relevance and effectiveness** of our phases. The Management Strategies focus on the **key metrics** to evaluate our phases, while the Maintenance Strategies address the monitoring tools and structured formulaic solution plan necessary for **sustained impact**.

FUNDRAISING				
	SURYA CULTURAL SHOWCASE			
QUALITY MANAGEMENT STRATEGY	<ul style="list-style-type: none">Track attendee satisfaction through post-event surveysEnsure clear communication and transparency with sponsors			
MAINTENANCE	<ul style="list-style-type: none">Track and analyze social media impressions and use Google Form surveysConstantly monitor ticketing site (CheckoutPage) for salesUpdate sponsorship and marketing materials as needed			
INNOVATION				
	PICTURE BOOK	WORKBOOK	MONEYMOSAIC	
QUALITY MANAGEMENT STRATEGY	<ul style="list-style-type: none">Number of book downloadsRatings and suggestions from librarians measured through survey	<ul style="list-style-type: none">Number of books distributed or accessed digitallyEngagement from students	<ul style="list-style-type: none">Survey feedback from teachers	
MAINTENANCE	<ul style="list-style-type: none">Utilize Systeme website analytics tools to monitor download activityReach out to librarians for feedback	<ul style="list-style-type: none">Use data analytics tools to regularly analyze distributionRequest feedback and pictures from schools we distributed to	<ul style="list-style-type: none">Monitor survey responses and implement iterative updates to ensure the game remains user-friendly and inclusive	
REACH				
	STATE ENGAGEMENT		RESOURCE DISTRIBUTION	
QUALITY MANAGEMENT STRATEGY	<ul style="list-style-type: none">Number of states that respond to outreach and express interest in adapting the curriculum		<ul style="list-style-type: none">Number of books distributedNumber of schools that receive our workbooks.	
MAINTENANCE	<ul style="list-style-type: none">Use a CRM (Customer Relationship Management system) system to log interactions, track engagement levels, and segment states based on interest, prioritizing follow ups to maximize partnerships		<ul style="list-style-type: none">Collect feedback from recipients to assess the impact and effectiveness of the distributed materials	
EDUCATION				
	CURRICULUM	COURSE	WEBINARS	WORKSHOPS
QUALITY MANAGEMENT STRATEGY	<ul style="list-style-type: none">Survey feedback from educatorsAlignment checks to ensure curriculum aligns state and national standards	<ul style="list-style-type: none">Number of enrollments into courseNumber of course completionsEngagement levels of instructional videos	<ul style="list-style-type: none">Enrollment in webinarsFeedback from post-lesson surveys	<ul style="list-style-type: none">Student engagementMonitor pre-lesson and post-lesson assessment scores
MAINTENANCE	<ul style="list-style-type: none">Consolidate commonalities in state and national standards and ensure that each new resource aligns with this	<ul style="list-style-type: none">Generate and review website dashboard reports on enrollment, completion, and engagement metrics	<ul style="list-style-type: none">Track the number of registrants via ZoomUpdate lessons based on average satisfaction rate	<ul style="list-style-type: none">Regularly update and monitor test score graph

E. RISK MANAGEMENT PLAN

Our Risk Management Plan, modeled after the **Failure Mode and Effects Analysis (FMEA)** strategy, uses a systematic assessment approach to categorize risks by Threat Levels, Specific Risks, and Management Strategies. This method enables us to prioritize risks based on their **likelihood and impact**, allowing for **targeted mitigation strategies** and **proactive management** throughout the project.

RISK	THREAT	MITIGATION STRATEGY
LOW AUDIENCE TURNOUT F The risk of an insufficient audience attendance for our cultural showcase could lead to low engagement with the performers as well as reduced amount of funds collected.	 HIGH	<ul style="list-style-type: none"> Begin promoting our event 6-8 weeks prior to the event through social media groups, community bulletin boards, and flyers in a variety of stores. Partner with schools, community organizations, and cultural groups to ensure we reach a wide range of people. Offer incentives such as early bird registration, discounts, and food. Encourage guests to participate and attend by emphasizing our cause and impact.
CHALLENGES IN SECURING DANCE SCHOOLS F A difficulty in convincing dance schools to commit to the show could lead to a lack of performances and a shortened, less engaging event.	 HIGH	<ul style="list-style-type: none"> Reach out to schools early through different methods such as email, text message, and call. Have a well-prepared pitch ready in order to highlight our cause, cultural significance, and the opportunity that the dance schools have to showcase their talent. Prepare certificates as incentives for performers. Follow up with performers directly in order to update dance schools.
LIMITED ENGAGEMENT FOR GAME I Poor reception of the game due to unclear objectives could lead to lack of user interest.	 HIGH	<ul style="list-style-type: none"> Involve teachers and students in the game design process to ensure it is both educational and enjoyable for students. Ensure the game aligns with educational standards.
INEFFICIENT DISTRIBUTION METHODS I Ineffective distribution methods could lead to increased costs or limited reach, impacting availability of both the workbook and picture book.	 MEDIUM	<ul style="list-style-type: none"> Partner with established distributors, such as educational publishers and overseas nonprofits to ensure delivery. Use digital formats uploaded to our website as a way to reach more people.
LIMITED RESPONSE FROM DEPARTMENTS OF EDUCATION R Some departments may not respond to outreach efforts which would lead to reduced opportunities in receiving feedback.	 MEDIUM	<ul style="list-style-type: none"> Personalize outreach emails for each state to encourage them to get back to us in a timely manner. Contact the main advocates for each department in order to keep in direct contact and get updates quickly.
LACK OF AWARENESS E Parents and teachers might be unaware of our resources and therefore will not be able to access our materials.	 HIGH	<ul style="list-style-type: none"> Social media posts in order to reach parents and teachers and spread the word about our resources. Give parents physical pamphlets with all the information about our project.

F. PROPOSED BUDGET

PHASE ONE		PHASE TWO	
Zoom plus	-\$100.00/- \$25 per month	Prototype of MoneyMosaic	-\$50.00
Candy and finance pencils	-\$30.00		
SUBTOTAL	-\$130.00	SUBTOTAL	-\$50.00
PHASE THREE		PHASE FOUR	
Workbook production	-\$1000.00	Wristbands	-\$10.00
Picture book distribution	-\$200.00	Flyers	-\$30.00
SUBTOTAL	-\$1200.00	Participant certificates	-\$45.00
		Audio and visual tech	-\$70.00
		Auditorium rental	-\$2000.00
		Ticket Sales	+\$3000.00
		SUBTOTAL	\$845.00

IV. EXECUTION

PHASE 1: EDUCATION

In the first phase of our project, **Education**, our team began with an analysis of existing financial education programs and a review of **nationwide educational standards** to identify learning objectives suitable for elementary schoolers. We quickly realized that among the few resources that existed, the overwhelming majority were **incomprehensive and paywalled**, so we worked to create our original curriculum and materials from scratch. Our resulting **comprehensive curriculum** has 6 modules: Financial Basics, Saving and Spending, All Things Banking, Business, Taxes and Discounts, and Final Review.



Workshops

Timber Creek Elementary



October 25

Founders Classical Academy



November 15

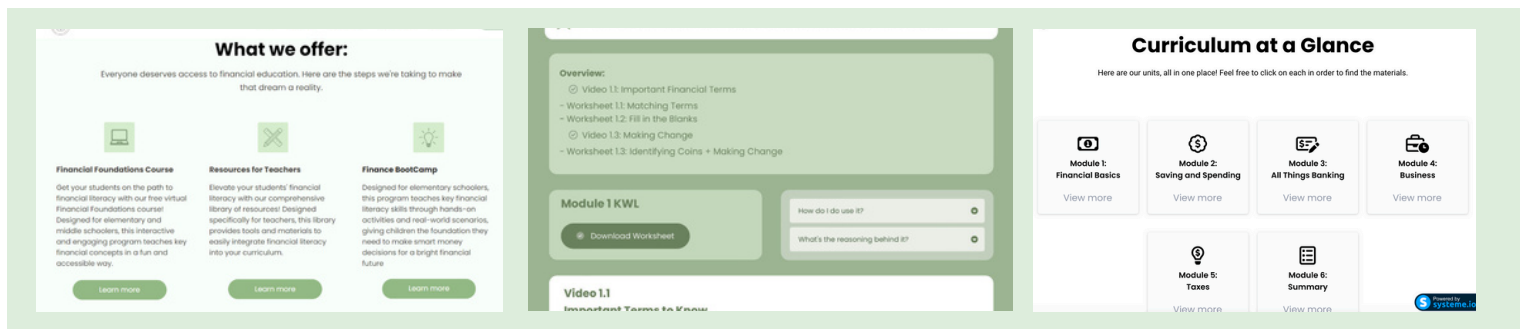
Bridlewood Elementary



November 22

Banking, Business, Taxes, and Final Review. To evaluate the effectiveness of our curriculum, we decided to host **in-person workshops** for elementary school students in 3rd through 5th grade and see the general student response to our materials. Our team visited **ESD programs** and worked with over **200 students** across 7 elementary schools. During these workshops, we taught the students using both our curriculum and novel, incentivized games designed to reinforce key financial concepts in an **engaging and memorable** way. These games, such as Shark Hopscotch and Finance Jeopardy, were **specifically tailored** to complement the lessons in each module, helping students grasp complex ideas through hands-on learning and teamwork. In addition, we took advantage of the students' school issued devices to introduce them to resources like the Stock Market Game and business simulators. While we decided to determine the level of engagement our curriculum received **qualitatively**, since we could see firsthand if students were participating and enthusiastic, we opted to evaluate **learning retention with pre- and post-lesson benchmark assessments**. These tests consisted of multiple-choice questions and were designed to be cumulative, meaning they assessed not only the most recent material but also previously covered

concepts, ensuring a **comprehensive understanding** of the entire curriculum. Once we were confident that our curriculum was engaging, we contacted 30 elementary school educators in the LISD district for **feedback** in order to improve our acumen regarding crafting learning targets and ensuring the feasibility of our curriculum. Their suggestions were incredibly valuable and we changed the format of our learning targets and organization of our curriculum to follow state educational standards better. To reach a larger sample size of students, we decided to conduct a total of **6 webinars**, allowing us to involve **187 more participants** in the evaluation of our curriculum. Through these webinars, hosted on Zoom, we utilized a variety of digital games like Blooket as well as the breakout room feature to test the students' understanding of the content in a **fun and engaging way**. After seeing how well our workshops, curriculum, and webinars performed, we decided to **immortalize our resources** by publishing them on the second aspect of our educational phase: **our website**.



Our team realized in order to make a permanent impact, we had to make financial education a **priority for teachers**. To make this transition seamless, we refined the curriculum and worksheets we used for our workshops and compiled these, along with proprietary videos, lesson plans, and activity suggestions on our user-friendly website. This rich resource library gives teachers everything they need to integrate financial literacy into their curriculums **at no cost** to them. To ensure the quality of our website was satisfactory, we emailed a **feedback survey to 45 teachers** in Lewisville ISD and received a **100% satisfaction rating**. Furthermore, we aimed to take our reach beyond the classroom walls by organizing all our materials into a self-paced Financial Foundations course that students from all over can access at any time. The interactive modules allow students to click through our videos, fill out worksheets, take multiple choice quizzes, and earn points for their completion. Our course also features a discussion board where they can ask questions and be answered by mentors allowing for quick and accessible help.

PHASE 2: INNOVATION

The first component of our Innovation phase is **MoneyMosaic**, an original educational game designed for classroom use. Students journey through five lands depicted on our board, each of which teach an important financial topic and reinforce it with the game cards. Students are instructed to read an educational instruction page for each land, and then answer specific questions with the cards relating to that land. In order to ensure that our product is tailored to our resources and the needs of students at different educational levels, we created a modified version of **our curriculum** to fit each stage of the game. After creating a digital 3D model of the game, we contacted 40 local elementary teachers to test the prototype in real classrooms. Our plan was to provide them with a prototype and guide them on how to integrate the game into their lesson plans.



MoneyMosaic Board



Game Cards

In exchange for their feedback, we would **donate** the final version of the game to their classrooms if they participated in the testing phase. An **unexpected setback** we faced was that it took longer than expected to finish creating our prototype, so we had to postpone our testing phase to March, and we will send it to three schools to **review our prototype**. To avoid too large of a delay in development, we had teachers review our product through Zoom to gain insights into how the game could fit into their current teaching frameworks and to discuss their expectations for educational games in the classroom. In order to make meaningful impacts in lower income areas, we decided to expand our resources to paper resources since many communities do not have access to **consistent technology** (Distribution of resources to these communities is explained in Phases 3 and 4). This is when we designed and created our **All Things Finance Workbook**. This workbook covers financial vocab, credit and debit, tax, and important business innovation concepts. It incorporates a novel approach to explaining all of the finance concepts in a basic

Would you be likely to utilize this product in your classroom?

Yes. It's a more fun way to introduce financial concepts. The game's adaptability for different age groups and learning styles is a big plus, and it makes abstract concepts like saving, spending, and investing more relatable for students. I also like how it promotes critical thinking and decision-making by having students make real-life financial choices.

Any suggestions to improve?

One suggestion I have would be to include a broader variety of scenarios or real-life situations in the game. For example, you could add tiles that represent different life events or financial dilemmas to help students think critically about their choices. It might also be helpful to incorporate a digital component of the game, where students can track their progress since everything is virtual nowadays.

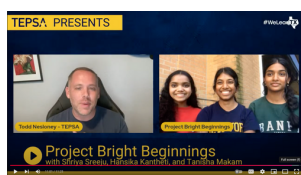
Response to Feedback Form



Example pages from All Things Finance Workbook

age-appropriate manner. We sent several **digital** copies to a few schools we hosted workshops at. While the overall response was positive, we noticed that students often skipped over the sections that were more text-heavy and showed a stronger preference for the interactive activities, such as puzzles and problem-solving exercises. This feedback helped us identify areas for improvement. In response, we decided to **revise**

the workbook to make it even more engaging. We split up the text in each section into smaller, digestible chunks and incorporated more interactive activities throughout the book, such as quizzes, fill-in-the-blank exercises, and real-world case studies that would encourage students to actively apply what they had learned. Building on the success of the workbook, we wanted to make these financial concepts engaging for younger audiences. This led us to **design and create a picture book**: Sofia's Smart Savings, aimed at teaching financial principles in a fun and accessible way. Through colorful illustrations and simple narratives, the picture book offers an entertaining yet **educational** experience, ensuring that key concepts like budgeting and saving are introduced in an engaging format. We illustrated and wrote the narrative ourselves and got feedback from local librarians throughout the entire process to ensure that the book was enjoyable and understandable for small kids.



Chelsea, their friend, overheard the conversation. She barges in and says, "No, Zoe, not! You have to save the money for something you really want." Zoe contemplated this. "But I do want the candy...don't I?"

Example Pages of Picture Book



PHASE 3: REACH

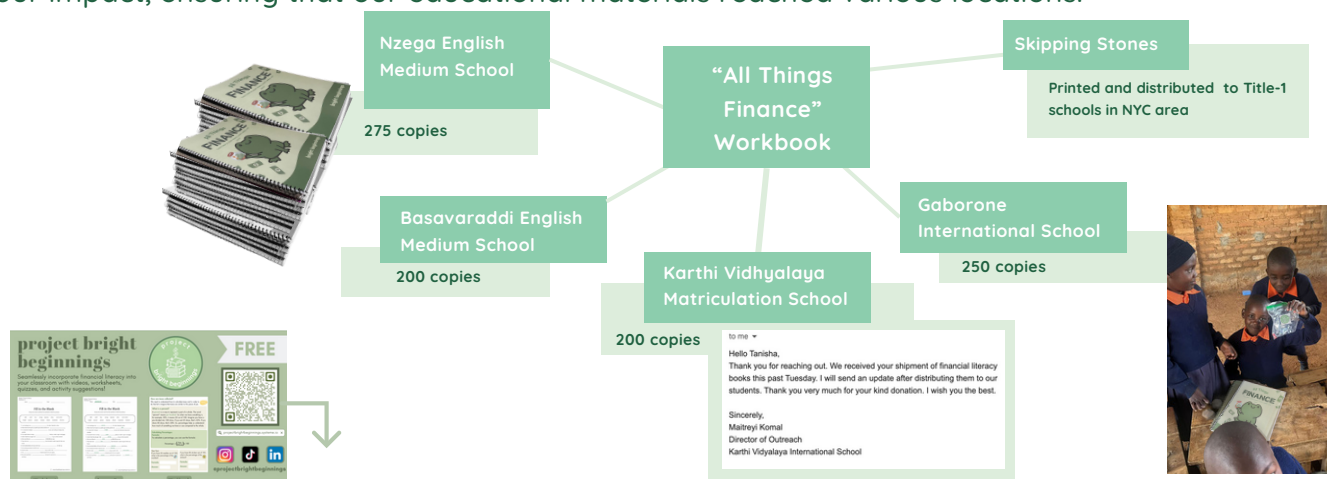
After all of our resources were developed, we realized that we needed expert feedback to review our curriculum and website. We started contacting all **50 states' departments of education** and received feedback on our curriculum and website from 32 states. We were able to quantify the success of this outreach method as West Virginia, Virginia, and South Dakota have informed us that they would be **utilizing our resources** in the following 2025 school year. In addition, we presented at the North Dakota and California **educational state conferences**. We were also invited to the conferences in Minnesota and New Jersey in February. These conferences serve as critical platforms for engaging with educators, administrators, and

education officials in order to advance financial literacy education. In order to further expand our reach, we reached out to organizations who we felt aligned with our mission and cause. Through this outreach, we were able to have our resources evaluated and published on **Jump\$tart Clearinghouse**, which publishes high-quality financial resources that are reviewed to fit the **National Standards of Personal Finance**. Simultaneously, we reached out to nonprofit organizations in order to partner with them, allowing us to facilitate the distribution of our workbook across America

Good afternoon Hansika,
We spoke on the phone earlier this afternoon and I am thoroughly impressed by Project Bright Beginnings. The dedication that you and your team have put into creating resources and making them accessible is remarkable. North Dakota is hosting an educational conference in a few months and I can arrange a booth for your project. If you could create pamphlets that contain the information on everything your project has achieved, I will be able to distribute it among the principals that are in attendance during the conference. Any efforts in providing financial education is critical in helping young people make positive financial decisions!
I can be reached at (701) 425-1482 if you have any further questions.
Thank you,
Lance Hill, CEPF®
Leader of Education Outreach and Financial Literacy

Email from ND's DOE

and various countries. Through this part of our phase, we were able to partner with **four international English medium schools** (Basavaraddi English Medium School, Karnataka; Nzega English Medium School, Tanzania; Gaborone International School, Botswana; Karthi Vidhyalaya Matriculation School, Tamil Nadu). We mass manufactured these books through Replika Press, I-Print Tanzania, Printing Services Gabs respectively. This strategy of reaching out to educational departments, teachers, and nonprofits allowed us to maximize our impact, ensuring that our educational materials reached various locations.



We were featured on the **TEPSA Talk podcast** and in their **newsletter**, reaching over **6,000** elementary principals across Texas. We also connected with **57** libraries across America, placing Sofia's Smart Savings picture book in 9, expanding our reach to a **younger audience**.

PHASE 4: FUNDRAISING

In order to fund our book production and distribution portion of our project, we held a **fundraiser**. After evaluating manufacturing rates in the United States, we realized it would be far cheaper to find producers in the regions we planned on distributing in. This strategy allowed us to save and distribute books at a more affordable and practical rate. To raise money, we decided to host the **Surya Cultural Showcase**, which was a **community-driven** event held to celebrate Indian culture. The event featured a variety of performances, including dance, music, and cultural acts, and was hosted in an auditorium

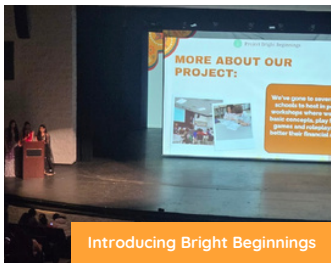


Sitar performance

provided by Marcus High School, which helped eliminate the anticipated venue cost and allowed for more efficient budget management. All proceeds from the event, including ticket sales, donations, food sales, and any sponsorships went directly to funding our cause. To make the event possible, we reached out to 93 dance and music schools in our area, as well as several potential sponsors. After reviewing all the responses, we selected **19 performances** to showcase which ran from 10:30 AM to 3:30 PM, with a one-hour lunch break in between. We secured the **sponsorship of Ista Indian Cuisine** and **India Bazaar**, who donated \$500 and \$200, respectively. We also welcomed a local jewelry vendor who expressed interest in supporting the event and promoting their business. To encourage local entrepreneurship, we provided them with a table and

Showcase Flyer





Introducing Bright Beginnings



Kids group performance



Volunteer Committee



Audience members entering

chairs for a fee of \$90, allowing them to set up a booth at the event. After reviewing the prices of similar events, we decided to price tickets at \$7.99, but offer an early-bird price of \$5.99, and a discounted price for families of performers: \$3.99. We used staggered pricing to incentivize customers to purchase tickets early so we would have more accurate participation numbers. During the event, we explained our project and cause in order to encourage people to **donate and make an impact**. Through this, we also made an unexpected connection with a middle schooler in the audience who was inspired by our project and wanted to start her own chapter at Forestwood Middle School. To market the showcase, we distributed fliers to local libraries, recreational centers, grocery stores, and schools. We also provided performers with a personalized flyer to share on **social media**. Additionally, we reached out to several corporate offices in order to secure a corporate match, and after careful consideration we decided to go with **American Express** as they offered a match with a **2:1 ratio** which increased our total fundraising amount to \$6955. All revenue from the ticket sales, food sales, sponsorships, vendor costs, and corporate matches went directly to book distribution and novel financial research. Through this fundraiser, we were able to **raise money** and distribute the books in India and Botswana in November, and we will be distributing the books in Tanzania this coming January. In addition to this, we printed 50 copies of Sofia's Smart Savings picture book to libraries in the US and have already distributed them this past February. In order to minimize costs and mitigate shipping costs of the picture book, a team member travelled to India over the break and collected the package of picture books from the manufacturer.



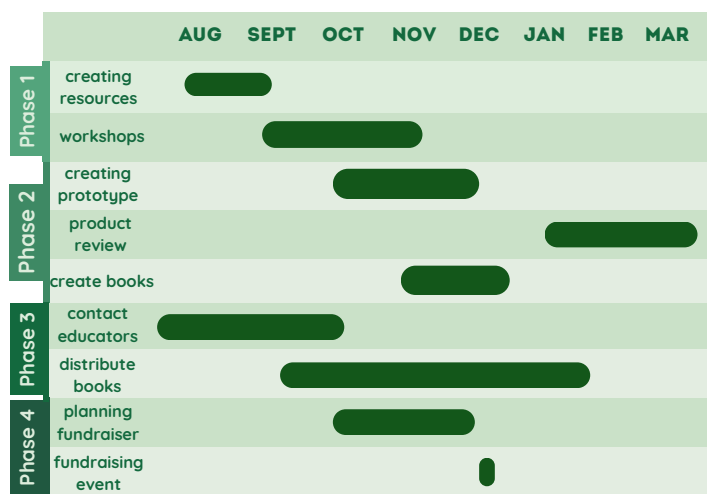
Project Managers

V. MONITORING AND CONTROLLING

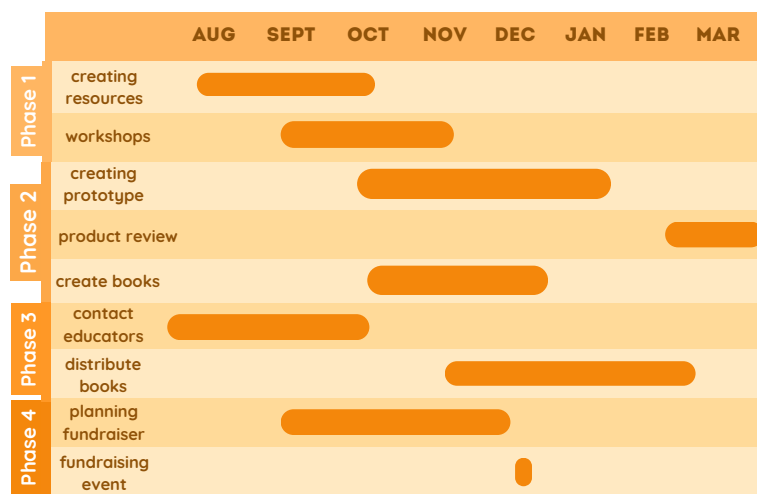
A. MONITORING

Team Meetings and Gantt Chart Analysis

In order to guarantee that our project is both **efficient and timely**, we held weekly team meetings to ensure that our team was on the same page with the schedule of the webinars, workshops, website updates, fundraising coordination, and outreach. The agenda of these meetings usually consisted of an hour to talk about what we had done in the past week and then analyze our updated Gantt chart to see the various areas that we needed to improve in the coming week. As shown in the Gantt charts below, we were able to **adhere to the original timeline** for the most part, but we did end up elongating the amount of time allocated to planning the fundraiser and we took a longer time creating the picture book and workbook than expected which is why we began distribution at a later date. In addition, we encountered multiple problems with creating the MoneyMosaic prototype, **especially with sizing and materials**, which severely delayed the testing process, which we had to push to late March. Analyzing these updated Gantt charts helped consolidate the information and highlighted the weaker areas.



Projected



Actual

Google Sheets

In order to ensure that each team member had a clear and concise understanding of what their tasks were, we split up the work into a dynamic Google Spreadsheet where we arranged various tasks from most to least critical and marked out sections as we finished. This concise schedule was especially useful for event planning and clearly allocated tasks allowed us to ensure efficiency.

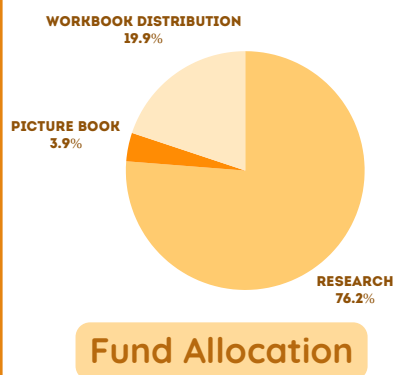
Get venue	11/11/2024	Shriya Tanisha	Completed
Lighting/sound technician	11/14/2024	Shriya Tanisha	Completed
Contact all dance schools	11/16/2024	Shriya Hansika Tanisha	In Progress
Contact Ista / Indian store for sponsorship	11/16/2024	Shriya Hansika Tanisha	In Progress
Contact Financial advisors/ companies for sponsorship		Shriya	In Progress
Ask Mrs. Day for setting up Ista stall in parking lot	11/18/2024	Tanisha	Completed
Banner printing to keep at the front door	11/18/2024	Hansika Shriya	Not Started
Event schedule + send out	11/21/2024	Shriya Hansika Tanisha	Not Started
Get audios from everyone	11/22/2024	Hansika	Not Started
Arrange the cleaning staff for bathroom / trash for event day		Hansika	Completed
Find the delegates for speakers / event launch for both morning and after r		Shriya Tanisha	In Progress
Find the event volunteers for event day		Hansika	Not Started
Volunteers meeting prior to event day and delegate the tasks for everyone		Shriya Hansika Tanisha	Completed
Cross timbers magazine / press release about the event - prior to event		Shriya	In Progress

Project Quality

In order to ensure that we maintained good project quality, our team was keen on open communication and collaboration. Frequent checkpoints, adherence to timelines, and dedicated attention to each project component were all integral aspects to achieving our goals. Another way we increased our project quality was by **implementing data-driven decision** making which involves systematically collecting and analyzing relevant data throughout the project to make improvements. By **tracking user engagement** on the website, analyzing workbook completion rates, utilizing teacher, parent, and student feedback to better our resources, we built our decisions based on **concrete data** rather than subjective impressions. We were able to tailor our resources based on these helpful suggestions and constructive criticism which allowed us to foster continuous improvement in project quality.

Budget

Our team effectively managed Project Bright Beginnings with a **budget of \$1,362.00 and a profit of \$6955**. We were able to save money and **spent less than our original proposed budget** because the auditorium venue for the cultural showcase was free of cost to us and we reallocated that money to our future projects. Regular weekly meetings ensured transparent discussions and team votes on expenses. By using Google Spreadsheet, we monitored and adapted to evolving needs and ensured the project's completion was within our budget constraints.



PHASE 1		PHASE 2	
Zoom Plus	-\$100.00/- \$25 per month	Prototype of MoneyMosaic	-\$60.00
Candy and Finance Pencils	-\$25.00		
SUBTOTAL	-\$125.00	SUBTOTAL	-\$60.00
PHASE 3		PHASE 4	
400 Workbooks Produced in India	-\$388.54	Ticket Sales prior to the event	+\$1208.69
250 Workbooks Produced in Botswana	-\$346.47	Day-of-Ticket Sales	+\$369.00
275 Workbooks Produced in Tanzania	-\$294.08	Ista Sponsorship	+\$500.00
		India Bazaar Sponsorship	+\$200.00
		Jewelry Vendor	+90.00
SUBTOTAL	-\$1029.09	Wristbands	-\$10.00
		Flyers	-\$30.00
		Participant certificates	-\$45.00
		Audio and visual tech	-\$63.00
		REVENUE PRIOR TO CORPORATE MATCH	\$2,367.69
		CORPORATE MATCH	\$4,735.38
		Revenue:	\$7,103.07
		Profit:	\$6,955.07

B. CONTROLLING

To mitigate and control the risks during our project, our team referred back to our risk management plan as well as made proactive solutions for the setbacks that we faced. During the workshops that we held in phase one, we quickly realized that **children had a hard time maintaining focus**, so in order to combat this we implemented a call and response method that the students found entertaining. The call that we used whenever the students began to get side tracked was “money” to which the students responded “**cha-ching**” with a hand motion. This method allowed us to quickly regain the students’ attention and proved to be very efficient during workshops. Another way to combat this lack of focus was by **implementing novel financial games** in order to offer a break from the lecture. Furthermore, in the reach phase we came across issues with low response rates as several educators and administrators are typically busy with their day-to-day responsibilities, so we ensured to tailor our messages to each recipient and make a clear subject line. In addition, in order to mitigate our emails from getting ignored, we established credibility by mentioning our website, giving relevant credentials, and following up as appropriate. Finally, in order to increase turnout during the **Surya Cultural Showcase** we ramped up social media marketing and ensured to advertise our event at various Indian marts, clothing stores, and restaurants in order to attract our target audience. Our strategic discount codes also increased our registrations by **nearly 20%**. Through all of these instances, we were able to make informed executive decisions in order to overcome each obstacle.

VI. CLOSING THE PROJECT

A. EVALUATION OF KEY METRICS

FUNDRAISING

METRIC EVALUATED

- | | |
|-------------------------------------|----------------|
| • Ticket sales through CheckoutPage | 291 tickets |
| • Number of sponsorships received | 3 sponsorships |

INNOVATION

METRIC EVALUATED

- | | |
|--|-----------------|
| • Number of picture books downloads | 46 books |
| • Number of books distributed and accessed digitally | 1337 books |
| • Survey feedback from teachers | 90% avg. rating |

REACH

METRIC EVALUATED

- | | |
|---|------------|
| • Number of states that responded to outreach | 32 states |
| • Number of schools that received our workbooks | 12 schools |

EDUCATION

METRIC EVALUATED

- | | |
|--|-------------------|
| • Survey feedback from educators on curriculum | 100% avg. rating |
| • Enrollment into digital course | 242 enrollments |
| • Post-webinar survey | 93.7% avg. rating |
| • Enrollment in webinars | 187 students |

Project Bright Beginnings succeeded in **7 out of 8** of our FIRE goals. The only goal that we were not able to meet was our **innovation goal**, due to lack of educator responses. While we reached out to 40 teachers, only 12 responded. We suspect that this is most likely since it is the middle of the semester and teachers are balancing a busy academic calendar. However, we can infer that this will change and teachers will be more likely to take time to respond once the semester concludes and they have a break. Despite this challenge, the progress made in the other areas is **commendable**, and we were able to achieve significant milestones. When looking at our other key metrics, we performed **very favorably**, particularly in the **number of workbooks accessed**. A large portion of this is **digital downloads**, which we believe is a result of our extensive outreach and publicity campaigns.



FUNDRAISING

Raise at least \$2000 and gain one sponsorship for distribution of our proprietary books



INNOVATION

Develop one proprietary financial board game and receive an 85% positive rating from 15 educators

238% **300%**

Raised \$6955.07
Exceeded goal by
\$4755.07

Gained 3 corporate
sponsorships
Exceeded goal by 2
sponsorships

100% **80%**

Developed MoneyMosaic
game
Met our goal

Received 85% positive
rating from 12 educators
Missed goal by 3
educators



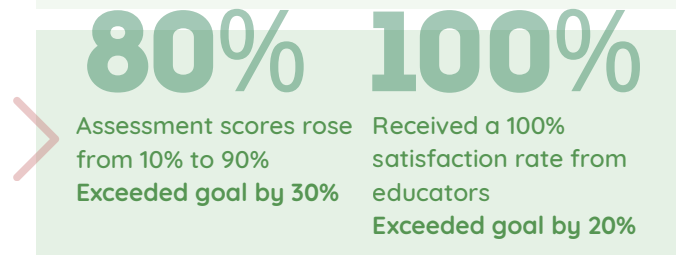
REACH

Contact all 50 states' departments of education to review our curriculum and distribute our proprietary workbooks to 2 countries



EDUCATION

Observe a 50% increase in assessment scores between pre- and post-lesson assessments and observe an 80% teacher satisfaction rate of our curriculum



B. LESSONS LEARNED

INITIATING

We identified the cause of the problem to be a **lack of accessible resources** and worked towards a practical solution that would benefit teachers, students, and parents. Our team **successfully** initiated our project by **collaborating** with numerous school principals, administrators, departments of education, international English medium schools, and book distribution organizations.

PLANNING AND ORGANIZING

During the planning and organizing phase of Project Bright Beginnings, we learned several key lessons that significantly contributed to our mission's success. One of our **primary achievements** was formulating a comprehensive curriculum, workbook, and picture book tailored to diverse audiences and age groups. We realized the importance of obtaining expert feedback early on, so we engaged with professionals, including educators, teachers, and state officials, to refine our materials. Their **insights** were valuable to us as we edited our content in order to better align with state and national standards. In addition to these resources, we planned a fundraiser event—an **Indian cultural showcase**—to raise money for future book distribution. This event required meticulous planning and feedback to ensure it would effectively support our organization's goals. Establishing clear communication channels and feedback mechanisms was crucial throughout this process, allowing us to make informed **adjustments and improvements**. Throughout the entire process, we had to ensure timely communication in order to ensure that we answered any questions that the dance schools may have had. Moreover, each team member honed essential hard and soft skills, such as problem-solving, effective communication, and adaptability, which were vital in overcoming obstacles and adhering to our plans. Emphasizing scalability in our initial planning stages enabled us to envision and prepare for broader outreach and these lessons have set a strong foundation for the **continued growth** of Project Bright Beginnings.

MONITORING AND CONTROLLING

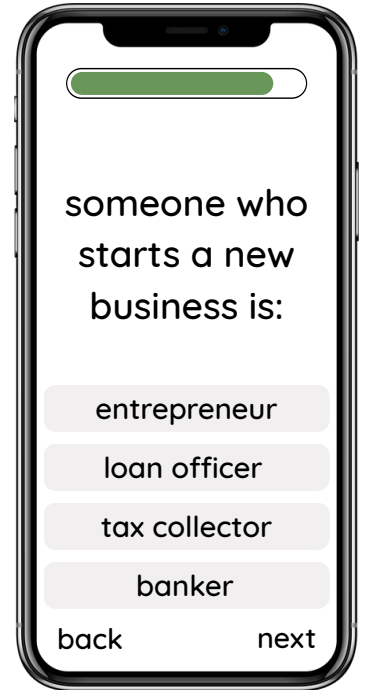
During this project, we experimented with different tools to make our project more efficient. In order to maximize efficiency of our project, we realized that we needed to keep track of all outreach. In order to accomplish this, we utilized Google Spreadsheets to keep track of our outreach efforts. We also utilized **Google Spreadsheets** to assign tasks to one another and update each other on the progress. We were able to utilize the Systeme Website Dashboard in order to view our website traffic and we used this to monitor our impact. Furthermore, we kept track of all of our **ticket sales** and food sales in order to better understand our marketing plan. These were all valuable components to the integrity of our project and this was an essential lesson that was learned throughout the journey of our project as it is important to keep track of everything and understand the importance of task delegation.

EXECUTION

Throughout this project, our team has generally maintained our **schedule**, **exceeded our project quality**, adhered mostly to the budget, and **exceeded the fundraising goal**. We mostly adhered to the timeline by adapting and overcoming the obstacles that we faced. Our project was of the highest quality as we learned to continuously check in with our teammates and track our progress. The budget was slightly exceeded as we spent a total of \$1362.00, however this was compensated as we surpassed our fundraising goal and raised a total of \$6955.07.

C. RECOMMENDATIONS FOR FUTURE PROJECTS

Looking ahead, Project Bright Beginnings has several future projects on the horizon. We are looking to work with a translation team to get all of our resources translated to various languages to ensure a seamless integration of our program into different countries' **educational** platforms. The funds raised from our Indian cultural showcase fundraiser will be instrumental in supporting novel research on the benefits of financial literacy at a young age. Currently, there is a lack of research in this **stigmatized field**, so this research will encompass a broad spectrum, including **longitudinal studies** to track financial outcomes for **young learners** and **experimental programs** in diverse school settings to gauge the impact of finance at a young age. Our future projects have already begun to manifest as we are currently developing an interactive app modeled after **Duolingo**, designed to make financial education engaging and accessible. This app will feature comprehensive lessons and interactive games, ensuring that students not only learn but also enjoy the process. The **app** will offer personalized learning paths and **real-time feedback** to reinforce concepts and build financial confidence. By combining cutting-edge research and **innovative educational tools**, we aim to create a strong foundation for financial literacy that empowers young minds and prepares them for a secure **financial future**.



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