



## PROJECT MANAGEMENT - FINANCIAL LITERACY PROJECT

PAULINA SELICORNI  
SOFIA LANDAETA HERRERA  
GIUSEPPE RICCOBONO

CYPRESS BAY HIGH SCHOOL  
18600 VISTA PARK BOULEVARD  
WESTON, FLORIDA 33332

APRIL 4, 2025



# TABLE OF CONTENTS

## I. EXECUTIVE SUMMARY



## II. INITIATING

- A. Statement of the problem
- B. Project scope



## III. PLANNING AND ORGANIZING

- A. Project goals
- B. Human resource management plan
- C. Schedule
  - i. Milestone
  - ii. Timeline to reach each milestone
- D. Quality management plan
- E. Risk management plan
- F. Proposed project budget



## IV. EXECUTION



## V. MONITORING AND CONTROLLING

- A. Monitoring
- B. Controlling



## VI. CLOSING THE PROJECT

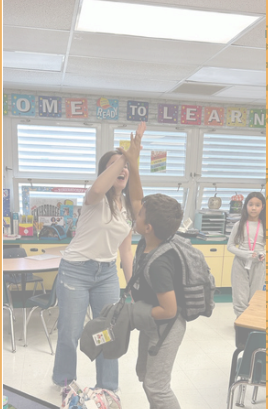
- A. Evaluation of key metrics
- B. Lessons learned
- C. Recommendations for future projects



## VII. BIBLIOGRAPHY



## VIII. APPENDIX



# I. EXECUTIVE SUMMARY

## What is The Finance Farm?

The Finance Farm is a grade-specific program that teaches youth the importance of financial literacy by catering our initiatives to the stage of life they are in and their level of comprehension. Through various events like school visits, workshops, and social media campaigns, we teach personal financial literacy to engage our audience on the topic, while also incorporating activities they can relate with to improve retention rates. By targeting students in elementary school, middle school, and high school, we aim to create a thriving community (the "farm") where financial knowledge can grow sustainably over time.

### Problem

Within our community's current school system, there is a significant disconnect between what students need to learn and what they are learning. Kids continue to fail to be educated about the importance of financial literacy and feel unmotivated to learn about finance, often seeing it as too "complex." Teachers often feel it can be a difficult subject to teach as it may seem too theoretical with not enough material catering to young people and children. In addition, there are tremendous negative effects to being financially illiterate, like the risk of losing thousands of dollars every year.

### Solution

The Finance Farm aims to solve these issues creatively by creating different, engaging initiatives for a wide range of students. This is important because it ensures many age groups are being educated effectively, based on their level of comprehension and the importance of information they need to know. We also plan to simplify information and explain concepts in ways that relate to their lives and that are applicable to everyday situations. In addition, we work to emphasize the importance of financial literacy so we can inspire youth to continue to learn about it as they progress in life.

## Target Market

Our team's main target market is students from 2nd-12th grade to reach a wide range of youth in order to foster their personal financial literacy knowledge. It was also fundamental for us to establish that kids are never too young to learn about PFL. Our secondary target market is students pursuing higher education due to how costly college has become, and, through our social media, we aim to reach members of our community who may have missed PFL education while in school or were never taught it.

### Milestone 1

Collect  
Data

### Milestone 2

Coordinate  
Activities

### Milestone 3

Launch  
Programs

### Milestone 4

Expand  
Impact

MILESTONE	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
COLLECT DATA									
COORDINATE ACTIVITIES									
LAUNCH PROGRAMS									
EXPAND IMPACT									



## Key Metrics & Results

To properly measure the effectiveness of our content and ensure maximum quality in all of our work, we created an acronym to represent our project goals and key metrics to align with each.

F

**Facilitate**

9/10 Average  
Performance  
Rating

A

**Apply**

90% Average Score on  
Knowledge Checks

R

**Reach**

1500+ Attendance  
& Impressions  
Total

M

**Motivate**

4/5 Average  
Confidence  
Rating

## Results

9.5/10

Average Satisfaction  
Rating from  
Feedback Forms

94%

Average Score on  
Knowledge Questions  
from Feedback Forms

2088

Total Attendance &  
Impressions Reached on  
Social Media

4.3/5


Average Confidence  
Rating from  
Feedback Forms

## Project / Event Schedule

1-26  
SEPTEMBER

### Book Creation:

A Children's Book we wrote and published called "Benny Learns to Make Money" that introduces elementary students to the basics of financial literacy, sparking curiosity and confidence in them about money from an early age.

1-31  
OCTOBER

### High School Investopedia Program:

A month long program run using Investopedia's Stock Simulator website, where students create a mock portfolio to invest in hypothetical investments and make profits in order to develop their familiarity with investing.

29 & 13  
OCT NOV

### Middle School Visits:

Two classroom visits to our local middle school, Falcon Cove, where we taught the basics of financial literacy through an engaging presentation, along with a financial literacy themed Jeopardy activity to help students apply our teachings.

20  
NOVEMBER

### Financial Aid Workshop:

A workshop marketed to high schoolers at Cypress Bay covering four main types of financial aid: FAFSA, Scholarships, Loans, and Bright Futures, presented by our guest speaker, and certified college advisor, Dr. Kristina Taylor.



24-30  
NOVEMBER

### Financegiving Social Media Campaign:

A week long social media campaign run during Thanksgiving break consisting of daily posts that covered the most essential topics of financial literacy in a condensed manner that was also enticing and easy to understand for viewers.

2 & 6  
DECEMBER

### Elementary School Visits:

Classroom visits to two local elementary schools where we read our children's book to the students and held a budgeting activity for them to further engage with the theme of the book and the topics we covered.

1-20  
SEP MAR

### Band Groupchat:

Band is a group communication app where individuals post announcements, files, and engage with multiple members. We made a group chat on this app to create an educational environment for youth in our community.

1-20  
FEB MAR

### Dippin' Dots Fundraiser:

Throughout the months of February and March, we organized and hosted our chapter's fundraiser in partnership with Dippin' Dots to help subsidize the costs to attend the 2025 International Career Development Conference.

## Project Management Tools



### Schedule Notion

Tool with a dynamic calendar that assigns events to team members and monitors their progress.



### Quality

#### Google Forms

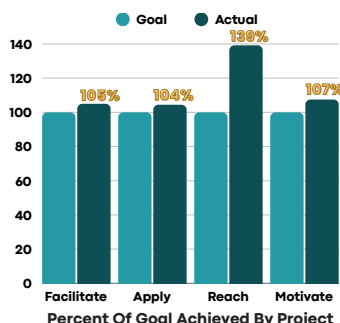
Forms given to participants to actively see which aspects of the project were effective or could be improved.



### Data Organization Excel

Used to track the budget, analyze performance ratings, calculate averages for knowledge-based questions, and evaluate social media engagement.

## Evaluation of Key Metrics

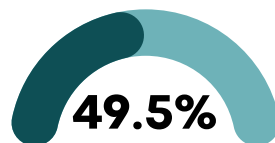


Our final project results ended with us surpassing all of our initial goals. We were able to reach them all by at least 104%, with our highest achievement being our REACH goal, where we surpassed it by a whopping 139%.

## Budget

### Positive Budget Variance

By using Excel, we were able to track and minimize costs for all of our events. In addition, we attempted to save money anywhere we could by finding the most cost-effective options and by using items our chapter already had. This allowed us to have a positive variance.



## Recommendations for Future Projects

1

**Practice Sessions:** hold test runs for all events to ensure quality when executing.

2

**Expand Reach:** spread teachings to schools in other communities.

3

**Follow-up Sessions:** hold to ensure full comprehension of financial literacy lessons that are taught.

4

**Finance Forward:** A google classroom offering interactive financial literacy lessons and activities accessible to all.

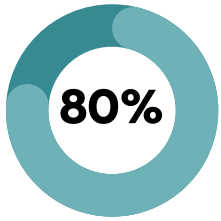




# II. INITIATING

## A. Statement of the Problem

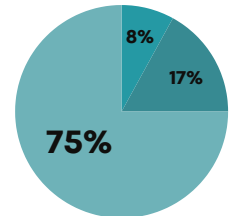
### — Decreasing Financial Literacy Rates Nationwide —



**80% of adults stated they needed a better foundation in finance to succeed in their future**

Over the last decade, financial literacy rates have dropped by over 17%. While this decline impacts the millennial generation, it has an even greater effect on Gen Z and Gen Alpha. The U.S. Department of Education has made efforts to implement financial literacy classes in high schools, and over 25 states have now introduced these courses. However, only 24% of high school students in the United States have access to them. In our community, Cypress Bay, a financial literacy course is offered for one semester and is a graduation requirement. Regardless of this, after interviewing all seven financial literacy instructors, we found that the average test score is 74.3%, and over 80% of students have failed a financial literacy test. After finding this out, we decided to conduct

further research at our school, which surveyed over 1,500 students, and showed that 93.4% of students want more financial literacy education. Nationwide, according to Forbes, over 73% of teens feel the same. Looking at older generations, only 27% of adults remember taking a financial literacy class during their time in school. With this, over 90% of millennials are in some form of debt, and according to CNBC, over 15% of adults lost more than \$10,000 in 2022 due to a lack of financial education. Additionally, only 57% of adults are financially literate nationwide, with a 17% decline in financial literacy with each generation.

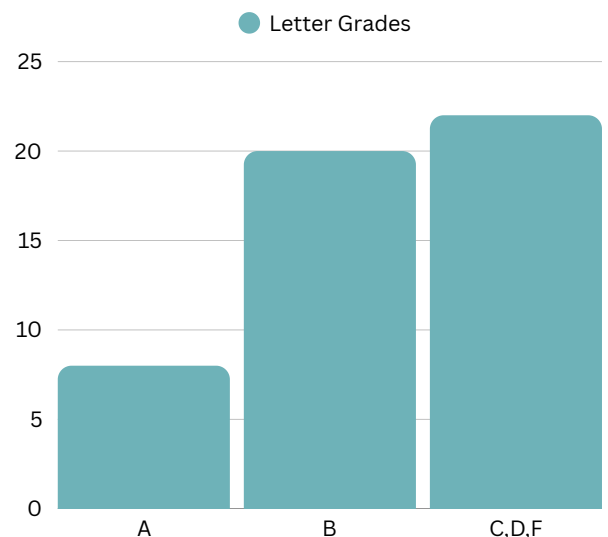


**75% of adults stated they did not take a personal financial literacy class in high school**

### Lack of Financial Literacy Reach

The second problem is that financial literacy education is not reaching a wide range of youth. When financial literacy is taught, it usually begins starting only in high school, with more in-depth and specific lessons happening once students reach college. For example, in our community, students are just introduced to the Principles of Financial Literacy through the mandated Social Studies Economics course. However, the low grades being received by students in financial literacy courses across the United States reveal that this kind of system is ineffective. Financial literacy must be taught beginning at younger ages to create a foundation that students can later grow for a deeper understanding. Furthermore, when financial literacy is taught, it often uses advanced terms that make it difficult for students to understand the material fully. That is why we at the Finance Farm target all age groups with grade-specific teachings.

#### Average High School Financial Literacy Education Grades Across 50 States



## B. Project Scope

The biggest issue with Financial Literacy Education is how inconsistently it's taught and how it's not offered to a wide range of ages. Students are most of the time expected to understand material in a single class, with very minimal opportunity to build on that knowledge throughout time. The Finance Farm tries to address this by providing age-specific teachings that develop as students grow. This is why our target market is intentionally broad, not only caring for students preparing for higher education but also younger students who need the financial foundation in order to become more financially knowledgeable in their futures.

### Target Market



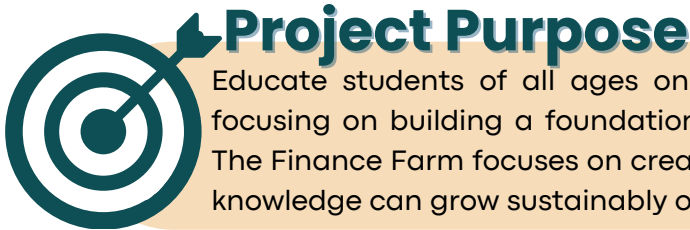
Elementary, Middle, and High school students



Students preparing for higher education, seeking further financial literacy education



Community members in need of financial understanding



### Project Purpose

Educate students of all ages on financial literacy topics tailored to their life stage, focusing on building a foundation for financial understanding and long-term success. The Finance Farm focuses on creating a thriving community (the "farm") where financial knowledge can grow sustainably over time.

## Project Rationale

Last year, Cypress Bay DECA had a Financial Literacy project called Project HIVE. Throughout their project, they held various initiatives that allowed them to make an impact on 75% of CBHS DECA members, as well as students at a local middle school. Their success by only focusing on a specific age group of students, 8-12 graders, indicated to us that we would be able to reach this percentage of DECA members and individuals in our community, and more. Furthermore, 100% of the students who participated in these activities stated that they wanted more financial literacy education. This set the expectations for our project, which was to teach financial literacy through interactive, grade-specific initiatives in order to reach more students and promote early education of financial terms. By working one-on-one with teachers and staff, we were able to create different activities for a more personalized experience and long-term understanding for youth in our community.



**Over 75%**

Over 75% of CBHS DECA Members took advantage of financial literacy teachings from last year's financial literacy project.

**100%**

100% of students who participated in last year's financial literacy project indicated that they wanted more financial literacy education.

## Expected Benefits



### Foster financial literacy interest in youth

By catering initiatives towards each age group, we can make students become enthusiastic about becoming financially literate.



### Engage a diverse age range

Teach kids from elementary, middle, and high school to help them develop a good foundation in personal financial literacy topics.



### Enhance community financial knowledge

Educate students in our community on important financial matters to develop their basic understanding of financial literacy.



### Apply what's learned to real-life scenarios

Create interactive teaching's containing practice activities and mock scenarios that are applicable to everyday life.



# III. PLANNING AND ORGANIZING

## A. Project Goals

The SMART method must be used in any project management to make sure that every goal is efficient and functional. To remain specific, all of our goals directly correlate with different problems we are trying to solve. Metrics are then introduced to every goal to ensure a measurable outcome. To measure attainability, we compared our goals with previous project management goals and their results. Since all of our goals are based on expected benefits and directly correlate with Financial Literacy, all of our goals are relevant. Ultimately, using our detailed schedule, we made sure that all of our activities were conducted in a timely manner and executed before the project's deadline.



### Facilitate:

By far, the most important goal of The Finance Farm was to facilitate useful and necessary information to students. With detailed lessons, we attempted to build a skill set for students that would allow them to manage their personal resources in an effective way. We also believed that if information is easy to comprehend, they will be more encouraged to continue learning and applying what they learn to their everyday lives. Thus, to ensure we met this goal, attendees gave us a performance rating after every event.



### Apply:

Another goal we wanted to meet was for students to apply what they had learned through our sessions to real-life situations. By focusing on lessons like budgeting, and investing, we helped students connect financial literacy concepts to their everyday decisions. The activities we implemented, like mock purchases and investments, were made to encourage students to practice these skills in a controlled setting. The goal's success was measured through the percent correct on the knowledge check questions given in our feedback forms after each session.



### Reach:

Our overall goal was to reach as many youths as possible in order to educate an abundance of students on how to set and achieve their financial goals. We also wanted to ensure we created a program that did not just impact a wide range of youth through in-person initiatives but online as well. To keep track of this goal, we measured the overall students reached across all platforms. This includes attendance at events and the number of social media impressions we had through our project's Instagram.



### Motivate:

Building confidence is essential for long-term financial success. Thus, we aimed to inspire students to feel capable of managing their personal finances. By providing students with a supportive and engaging classroom experience with relatable examples, we were able to help students develop a sense of self-fulfillment and self-assurance to tackle and understand financial concepts. This goal was measured by the self-reported confidence levels given after sessions.



# – B. Human Resource Management Plan –

## The Team Behind The Finance Farm



### **Sofia Landaeta Herrera – Operations Manager**

Sofia is Project Management certified and oversees all the operations for the project: scheduling, resource allocations, event coordination, and ensuring smooth execution on a day-to-day basis. She is responsible for creating classroom lessons and activities while communicating with our management team to create meetings. Her skills are financial term proficiency, EXCEL experience, and detail orientation.

### **Paulina Selicorni – Performance Manager**

Paulina is Project Management certified and oversees all the performance for the project: ensures quality event execution, analyzes RSVP and Feedback forms, implements student feedback, and analyzes writing. She is responsible for creating RSVP and Feedback forms and ensuring the quality of presentations and writing. Her skills are Google Forms experience, organization, attention to detail, and detailed scheduling.



### **Giuseppe Riccobono – Communication Manager**

Giuseppe is Project Management certified and oversees all the communication for the project: public relations, social media, and internal communications, ensuring that this project reaches the most people possible. He is responsible for all external communication, presentation coordination, and social media campaigns. His strengths are design, communication, time management, writing, and public speaking.

### **Esteban Campos – Communications Assistant**

Esteban was chosen as our Communications Assistant due to his connections with many Broward County Schools. Furthermore, Esteban is a strong digital and verbal communicator with clear public speaking and writing skills. His responsibilities are to help the Communications Manager and to draft emails and messages, and assists in the design of social media campaigns.



### **Esteban Wiewall – Performance Assistant**

Esteban was chosen as our Performance Assistant due to his care for Financial Literacy among young kids and his deep attention to detail. Esteban conducts thorough research of our Feedback Forms and conducts test runs of activities to help us prepare for presentations. His responsibilities are to help the Performance Manager, draft Google Forms, and find solutions to students' negative feedback.

### **Mrs. Reid – Overseeing Advisor**

Mrs. Reid was chosen as our Overseeing Advisor and serves as our Operations Assistant due to her strong background in finance, which was needed to develop books, presentations, and activities. Mrs. Reid conducts final checks of work developed to ensure smooth running of events. Mrs. Reid's main responsibility is analyzing event execution and ensuring the accuracy of all information presented.



# C. Schedule

## Our Project Milestones



We began our project by researching the financial literacy needs of students across different age groups. Through surveys, interviews, and community feedback, we identified key gaps in financial understanding. This led us to focus on topics like budgeting, investing, saving, and managing credit and risk. Using this data, we created practical and relevant presentations, activities, and social media posts that aligned with students' everyday lives.



We then planned initiatives tailored to the different age groups we aimed to target, including financial literacy games for middle schoolers, writing a financial literacy children's book for elementary students, and holding financial aid workshops for high schoolers. The Finance Farm worked closely with schools and administration to align with their calendars while preparing detailed lesson plans to ensure consistent, high-quality events.



The official launch of The Finance Farm took place through classroom sessions, activities, workshops, and on social media. Each session was designed to engage students with real-world scenarios of financial concepts. We also integrated feedback tools that allowed students and teachers to provide their input on sessions to further enhance our program. In our launch phase, we ensured financial literacy was approachable, practical, and fun.



To maximize our reach, we expanded our teachings beyond the classroom through social media campaigns and online communication tools, and we held a fundraiser. Our social media platform allowed us to share educational posts, and our online communication platform helped us send out financial literacy news to members. Through these platforms, students were able to have financial literacy knowledge pushed out directly to their cellular devices.

## Timeline to Reach Each Milestone

MILESTONE	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
COLLECT DATA									
COORDINATE ACTIVITIES									
LAUNCH PROGRAMS									
EXPAND IMPACT									

Once we finalized the content and foundation of our material, our focus shifted to picking the best strategies to make sure that our target market was engaged. We began with a smaller target to ensure clarity and effective communication of information in our presentations. After collecting feedback, we refined our approach and decided to reach a broader group of students which is why we did elementary, middle, and high school. Our overall mission was to make financial literacy accessible and understandable to all while efficiently managing all of our project's goals. With the support of our HR team, we implemented a clear time management plan that defined everyone's roles and duties. Every aspect of our project was carefully aligned with each of our milestones. Although in some instances there was overlap due to the diverse activities we introduced, each milestone built upon the last, which contributed to the overall success of The Finance Farm.

# D. Quality Management Plan

As a project that champions learning information that will retain a lifetime value, The Finance Farm understands the importance of producing quality content that will give students knowledge that they can implement consistently. To properly measure the effectiveness of our content, ensure maximum quality in all of our work, and reach our project goals, we created key metrics.

## KEY METRICS

### PERFORMANCE RATING

9/10

Average Rating

### KNOWLEDGE CHECKS

90%

Average Score

### INDIVIDUALS IMPACTED

1500

Attendance & Impressions Total

### CONFIDENCE RATING

4/5

Average Rating



FACILITATE



APPLY



REACH



MOTIVATE

## Feedback Forms

### Goals- FACILITATE, MOTIVATE, AND APPLY

In order to gather the quantitative data, we needed to measure if we met our FACILITATE, APPLY, and MOTIVATE goals. We made feedback forms for almost each event we held, including our social media campaign, that contained questions for attendees that aligned with each one of our goals. We measured our FACILITATE goal by asking attendees to provide a rating out of 10 on how well they believed we facilitated information to them. We called these performance ratings as they were a measure of how effectively we were educating the youth. Then, to measure our MOTIVATE goal, we asked individuals to let us know how confident they felt on a scale of 1 to 5 after attending our event and listening to our teachings. This confidence rating allowed us to see how empowered our project and lessons made students feel about their level of financial literacy knowledge. Lastly, we measured our APPLY goal by asking students various multiple-choice quiz questions that covered information we spoke about during our presentation. The percentage they got correct would allow us to see how well they retained the information we were teaching and how well they were able to apply what they had learned. The feedback forms also included qualitative questions asking what attendees liked and disliked about the events. We chose to include these in order to gain more subjective and honest opinions about our program as well.

### Feedback Form-Questions

On a scale of 1 to 5, how confident do you feel after our campaign about your knowledge of financial literacy? \*

1 2 3 4 5  
Not confident at all ○ ○ ○ ○ ○ Super Confident

Please give us a performance rating to let us know how effectively we shared our information: \*

1 2 3 4 5 6 7 8 9 10  
☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆

Now, answer these questions below to test your knowledge!

What is an expense that cost the same amount on a routine basis? \*

- ☐ Critical expense
- ☐ Variable Expense
- ☐ Fixed Expense
- ☐ Constant expense

## Attendance & Social Media Impressions

### Goal- REACH

We created this project with the intent to REACH as many youth in our community as possible, always aiming for a wide range of age groups in both our in-person and online events. To measure this goal, we kept a record of the number of individuals we impacted through each of our initiatives combined. This included the total number of attendees at our in-person events, the total number of social media impressions and followers, members of our group chat, as well as those we helped through our fundraiser. We tracked attendance through RSVP forms, and our social media interactions were monitored through Instagram's built-in professional dashboard and analytics system.

### RSVP Form Header

#### Financial Aid Workshop RSVP Form

Interested in learning about the various forms of financial aid to understand how to minimize your future financial debt? If so, join us on **Wednesday, November 20th** for The Finance Farm's Financial Aid Workshop! Certified college advisor Dr. Kristina Taylor will be our guest speaker and will be speaking to you all about scholarships, loans, grants, and more, to ensure you are educated and ready for your future, especially seniors entering college soon.

FREE treats will be provided.





## E. Risk Management Plan

We understand that all projects come with potential risks that could affect the success of the end results. It is thus important to identify and create strategies to mitigate these risks. In the chart below, we summarized our most anticipated risks and the way in which we would mitigate them.

### RISK: DIVERSE AGE GROUPS



### MITIGATION STRATEGY

As our project's driving purpose was to create initiatives that were catered to each stage of life the various youth we were targeting were in, we knew there was a risk in being able to end up effectively doing so. This is due to the need to ensure that all initiatives aligned perfectly with the intelligence, comprehension, and skill level of each age group we were focusing on.

We made sure to take our time to craft initiatives that would align with each age group we were targeting an event towards and peer-reviewed them with trusted adults to gain outsider opinions. For example, our communications manager made sure to send our Children's book to the schools we were visiting beforehand so they could approve its level of appropriateness for the children.

### RISK: LACK OF ENGAGEMENT



### MITIGATION STRATEGY

Financial literacy is often not seen as a very intriguing topic to youth. Instead, it is considered boring. This poses to be a risk when wanting to ensure students learn the important information our program aims to teach, as a lack of engagement from the students can lead to a lack of retention of the information we are relaying.

Our operations manager created and implemented fun activities into all of our events. This ensured that financial literacy was being connected to something engaging and helped students apply what they were learning instead of solely listening to a lesson. For example, we created a Financial Literacy Jeopardy game and played it after each topic that was discussed during our middle school presentations.

### RISK: QUALITY OF PRESENTATIONS



### MITIGATION STRATEGY

The topic of financial literacy is so crucial that it must be shared in the best manner possible. As we are youth who created a project for fellow youth, we recognize there is a risk in having the highest quality of events and sharing information effectively. If this is not done, the project may not be taken seriously or information can be unclear, resulting in an ineffective improvement in financial literacy knowledge rates.

Our overseeing advisor looked over all materials, presentations, and social media posts to ensure the information we were distributing was correct. Our performance manager also organized quality test runs before each event, where we presented in front of a group of trusted individuals to ensure all events would be executed smoothly and improve from any critiques that were given.

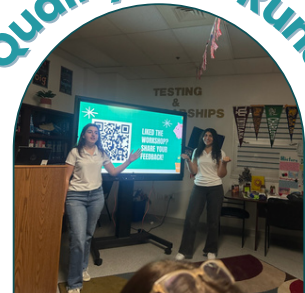
### Catered Initiatives



### Engaging Activities



### Quality Test Runs



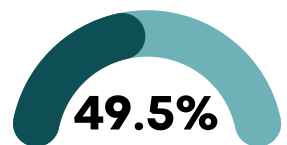
## F. Proposed Project Budget

Expenses	Description	Value	Actual
Candy	Candy to give to kids who answer questions correctly during our workshops and programs	\$69.52	\$49.99
Activity Supplies	We played games with elementary school kids that included lemonade and other props	\$64.87	\$32.78
Polos	Polos for the project leaders (Includes the polo graphics)	\$74.94	\$44.97
Canva Pro	An online, graphic design tool to create the best quality presentations and graphics	\$29.99	\$0
Marketing Supplies	Legal and tabloid paper, cardstock, and posters	\$37.89	\$0
Book Printing	3 books that were read and donated to Elementary Schools	\$35.00	\$27.00
Totals	Favorable	\$312.21	\$154.74

## Budget Explanation and Usage

Although “The Finance Farm” had some external expenses, most of our used resources came from our CBHS DECA Storage. The marketing materials we consistently keep on hand allowed us to print and distribute posters throughout the schools. Every Cypress Bay DECA member has access to Canva Pro, provided through our partnership with Canva, which we use to create all social media content and marketing materials for platforms like Instagram. We purchased polos on Amazon, and although we expected to incur higher costs, we were able to find more budget-friendly options. We used a previously owned Cricut machine to customize the polos with the Finance Farm logo. We were able to find a cost-effective option to print the children’s book at Barnes and Noble after intense research. While we had some supplies for events, additional supplies, like jugs of lemonade, had to be purchased for certain activities. We also bought assorted candy to reward students who answered questions correctly during sessions and to increase engagement. By leveraging our chapter’s resources and partnerships, we were able to secure a favorable variance from the original budget, ensuring “The Finance Farm” had financial success. Throughout our project, budgets were approved and analyzed by all project managers, their assistants, and their assistant’s committees. This was done to ensure that the right amount of money was being allocated to the right place.

**Positive Budget  
Variance**



# IV. EXECUTION

## Children's Book

As one of the main goals of our project was to ensure we reached a wide range of youth, we brainstormed an initiative that would expand our reach to elementary school students. It is often assumed that young children cannot comprehend financial literacy topics, but we believe this is because these topics are not made simple enough for them. Thus, in order to bring our teachings to elementary school students in a manner they could comprehend and ensure their engagement, we wrote a children's book. Using our project calendar on Notion, we planned out our children's book in order to establish a timeline to ideate, create, publish, and eventually present the book. Our Operations Manager researched the topics we would need to cover to establish a clear foundation in financial literacy, and in doing this, we chose to cover the topics of earning and saving income, budgeting, investing, and insurance. Our theme was then created that went along with our program: We landed upon the main characters of a bunny and a pig. From there, we began crafting our book, named "Benny Learns to Make Money." In summary, it is the story of a Bunny named Benny who has a profitable idea of making a lemonade stand but does not know where to start. His friend Payton the Pig helps him navigate through his financial endeavor, and they together discover how to make money from the stand, how to effectively buy items with what they earn, and how to ensure the stand remains protected for their money to continue to grow. The full book can be found in the appendix of our paper. We printed and published copies of the book through Barnes and Nobles and donated them to the elementary schools we visited so the impact of our project could be shared even with the future students and years to come.

### Book Pages



## Classroom Visits

The main reason we created our project was to create initiatives catered to the stages of life the various youth we were targeting were in. Thus, we organized classroom visits to elementary schools, middle schools, and our high school, formulating different activities for each of them. These visits took much coordination and effective communication by our project managers in order to coordinate time, activities, and the collection of necessary materials to present to the students.

### Elementary Schools: Children's Book Reading

Our first school visits were to two elementary schools in our community. We chose to include elementary students in our target market as we believed it is necessary to create a foundation in students from a young age for them to grow up being financially literate. To educate them in a manner that resonated with their age group, we presented our financial literacy children's book to them. Before we could visit, constant communication occurred between our Communications Manager and the administrators at the schools. We had to ensure we gave explanations about our plans, even sending our book and activity materials in advance for the schools to approve. Once our book content was approved, we agreed on



dates and were registered as authorized visitors in order to visit the classrooms. Our visits consisted of 1-hour sessions where we read our book to the kids, stopping in between to further explain concepts. We also held an interactive activity that dealt with lemonade and budgeting to further engage with the theme and topics covered in the book. In the activity, we gave the kids fake money, and they had to decide how to manage it. They were each told to use one fake dollar to buy a cup of lemonade, which we brought for them as an incentive, and then they had to choose to use the rest of their money to either grow it, spend it, or save it. Each choice came with a different outcome as the students were educated on the opportunity cost that came with their choice. This let us successfully give the students a simple, real-life example of managing their money. In total, combined between the classrooms at both schools, we were able to directly educate **64 students**. The children were young and did not have cellphones, so we were not able to gain quantitative feedback through the feedback forms we use for the rest of our events. However, their **engagement, positive reactions**, and **satisfied responses** from the teachers let us know we **achieved our goal**.



## Middle School: Educational Presentations

### Visit #1

Our next age group was middle schoolers. Our communications manager worked diligently to arrange with a local middle school to pay visits to students in multiple classes. As middle schoolers are in a stage of life where they have the ability to understand more advanced topics and need to be educated to be financially successful in high school and their futures, we created a presentation covering the most important topics of financial literacy for them. The



### Visit #2



presentation included in depth explanations for the topics of earning income, saving, investing, managing credit, and managing risk. The students, however, were not simply explained the topics in a boring manner. We ensured their understanding and engagement after each topic by playing a financial literacy-themed Jeopardy game we made ourselves. This allowed students to practice their application of knowledge on the information they were taught. In order to increase and maintain participation in our presentation too,

we rewarded the students with candies. From these visits, we saw exemplary feedback from students in our feedback surveys. In total, combined between the classes we visited, we directly **educated 78 students** and had an average **9.2/10 performance rating**, a **4.3/5 confidence rating**, and a **94% on the knowledge questions**. We also received a positive reaction from the middle school teacher, even so that she offered to give a video testimonial, which can be found in our appendix.

### Middle School Presentation Slides



78

STUDENTS

4.3/5

CONFIDENCE

9.2/10

PERFORMANCE

94%

KNOWLEDGE

# High School: Investopedia Program

Students Working on Investments



Investing Introduction and Program Run-Down



To target high schoolers, our classroom visit consisted of a one-month-long investing program using a website called Investopedia. At Cypress Bay, students are required to take one financial literacy class. However, they are not given real-life practice to apply their learnings further. This gave us the idea to use Investopedia's Stock Simulator to develop the students' familiarity with investing. The website allows you to customize

an initial balance, in this case it was \$200k, where students then create a fake portfolio to invest in mock investments and make profits. This program was run with one DECA class containing 34 students for an entire month. From the first day, we explained investing and how the program functioned, to weekly check-ins to see their progress on their investments. The end results revealed that on average after one month, students had grown their initial investment of \$200,000 to \$206,850 with the highest being \$221,578. This showed the students' ability to understand the lucrativeness of assets and the risk it takes to grow them. We made sure to receive feedback from our students by the end of the program using our feedback forms, and on average, students received a 90% on the knowledge checks, which gave us a 9.6/10 performance rating and rated their confidence a 4.4/5.

## Student: 1st Week Check in



## Student: 4th Week Check in



# Financial Aid Workshop



To target highschoolers in our community, we held a financial aid workshop. This workshop was marketed to all students at our school through announcements, flyers, and through our social media, all created by our team. To ensure that the information being given to students was as accurate as possible, we had a guest speaker, certified college advisor Dr. Kristina Taylor, present. In this hour-long workshop, she explained four main types of financial aid: FAFSA, Scholarships, Loans, and Bright Futures. Afterwards, in order to make sure students applied what they were educated on, we had an interactive session where students took out their laptops and were walked-through how to apply to a specific scholarship. At the end of the workshop, we gave attendees cookies as an incentive for attending and asked them to fill out our feedback form. Through this we were able to gather information from our had 43 attendees. Overall, we received an average 9.8/10 performance rating, an average 4.5 out of 5 confidence rating, and an average 97% on the knowledge check quiz questions in our feedback form.

4.5/5

CONFIDENCE RATING

43

ATTENDEES

9.8/10

PERFORMANCE RATING

97%

KNOWLEDGE

# Social Media

To expand our project's reach to on an online platform, we created an Instagram account to create more awareness about our project, market the events we held, educate our followers, and spread different financial news, such as reposting helpful information about financial aid and student loans.

162  
1,526

FOLLOWERS

IMPRESSIONS





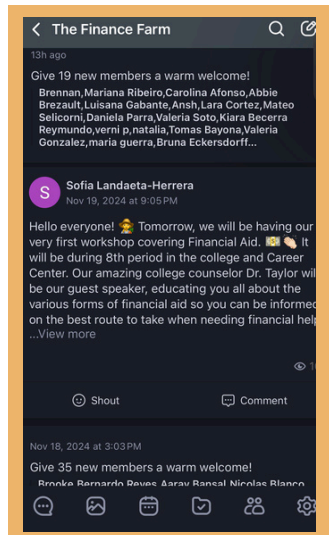
## Financegiving Social Media Campaign

To educate our followers through Instagram, we held a social media campaign during Thanksgiving week called Financegiving. This was a week covering 6 key topics of financial literacy: earning income, saving, spending, investing, managing credit and managing risk. Each day's post was carefully designed and curated to be enticing for viewers, while outlining the essential information to know about each topic. Our overseeing advisor and Operations Manager ensured all the information was accurate. On the last day of Financegiving, we posted a QR code linked to a feedback form that asked participants what they thought of the campaign, how confident they felt with the topics after the week, and we included 6 quiz questions to test their knowledge gained. From this, we saw an average **9.4/10 performance rating**, an average **4.2/5 on the confidence scale**, and an average **95% on the knowledge questions**.



## BAND Groupchat

Band is an app used for mobile group communication that allows individuals to share out announcements, information, post files, and engage with multiple members. We wanted to create our own group on this app in order to create an educational environment for youth in our community. During the duration of our project, we used this chat to post announcements about our upcoming events, posted important information about scholarships, reliable resources for youth to educate themselves further about financial literacy, and posted fun financial facts, always ensuring we gave members of our chat something new. We also treated it like a forum, allowing anyone who had questions to ask us and we would reply, creating a discussion amongst fellow members in the group as well.



**108**  
MEMBERS

Anyone was allowed to join this chat as we marketed it to individuals all over our community. In total, **108 people joined our group chat**, proving we made a further, more intimate, impact on each and every one of them right through their cellular devices.

## Dippin' Dots Fundraiser

Being our chapter's financial literacy project, we felt responsible for a solution to subsidize the costs to attend the 2025 International Career Development Conference. Thus, throughout the months of February and March, we organized and hosted our chapter's fundraiser in partnership with Dippin' Dots. The sales occurred Tuesdays through Thursdays, offering 12 diverse flavors to all 5000+ CBHS students. Each Dippin' Dots was purchased by our chapter for \$2.50 from suppliers and sold to students at our school for \$5.00. In all, we **sold over 2,920 Dippin' Dots bags**, which allowed us to make a total revenue of approximately **\$7,300**. This allowed us to reduce ICDC costs for each of our **73 competitors** by about **\$100**.

**2920**

BAGS SOLD

**\$7300**

RAISED

**\$100**

REDUCED





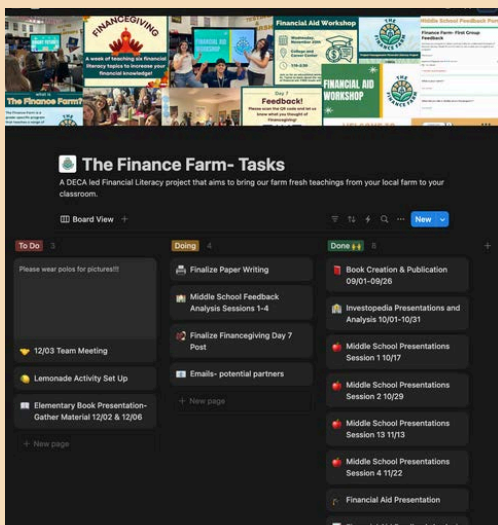
# V. MONITORING AND CONTROLLING

## A. Monitoring

### Project Management Tools:

#### Organizing with Notion

To keep projects on track, The Finance Farm used Notion to maintain an organized schedule. Notion allows us to assign events to team members and monitor their progress. Since the beginning, we created a detailed timeline using Notion's calendar, which allowed us to include detailed descriptions of events and alternative dates due to potential scheduling conflicts. All members of the HR team had access to Notion, which allowed them to update our management team on the status of their assigned tasks in real time by completing a checklist. Using Notion ensured everyone stayed responsible, which led to the best execution of our events.



#### Performance with Google Forms

To monitor the quality of our presentations, our Performance Manager used Google Forms to collect student feedback. These feedback forms allowed us to find areas of improvement, ensuring that our presentations clearly communicated financial literacy terms and concepts. Students gave their feedback on which activities they found the most engaging and informed us what topics needed more clarification. By fully analyzing this feedback, we continued to refine our lessons and tailored activities to meet the needs of the target market, which increased the overall understanding of concepts and engagement.

#### Budget Calculations:

##### Elementary School- Lemonade Stand Activity Budget

ITEM	QUANTITY	PRICE	TOTAL
Lemonade	2	\$3.99	\$7.98
15 Pack Cups	2	\$3.34	\$6.68
18 Pack Napkins	2	\$2.78	\$5.56
36 Pack Straws	1	\$5.16	\$5.16
32 Pack Candy	1	\$4.39	\$4.39
TOTAL			\$29.77

#### Performance Calculations:

##### Day 7- Financegiving Feedback Analysis

VIEWS	LIKES	FORM RESPONSES	KCQ AVG
273	77	52	95%

##### Overall Evaluation:

This proves that most people who interacted with our "Financegiving" Campaign retained at least 95% of the information that was being transmitted and taught.

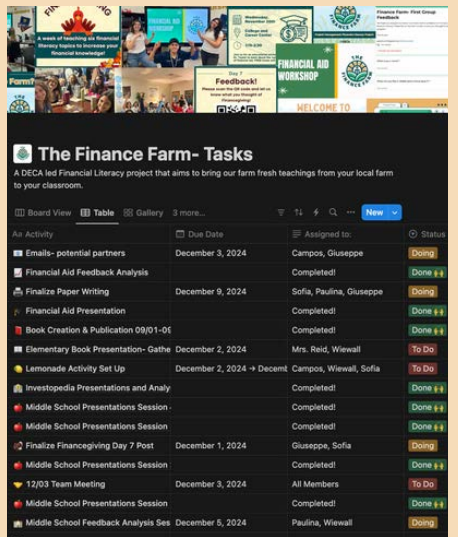
#### Managing with Excel

Excel played a crucial role in managing and measuring performance and data across multiple aspects of The Finance Farm. Excel was used to track budgets, analyze performance ratings, calculate averages for knowledge-based questions, and evaluate social media engagement. By analyzing this data, we identified areas requiring the most improvement and prioritized our focus according to such information. Furthermore, Excel allowed us to identify which topics students understood easily and which required more teaching time, which gave us the opportunity to optimize our presentations and activities for maximum understanding and impact.

## B. Controlling

### Task Delegation

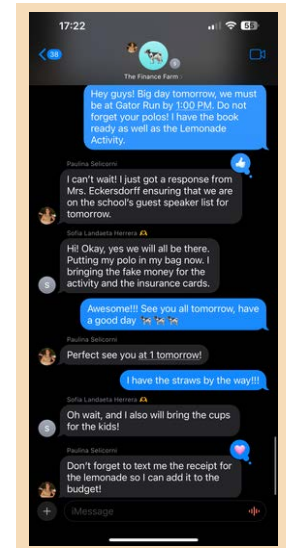
By far, the most important strategy that had to be controlled was task delegation. We assigned each team member different roles and responsibilities that directly correlated to their strengths. This was to make sure that the tasks that we were distributing were distributed in a fair way. To make sure that our team members were actually completing their tasks, we used Notion which tracked their achievements as well as their progress on different tasks. We also had regular updates with them through our group chats and discussions at our meetings which allowed us to fully analyze the tasks that were completed and make adjustments to presentations as needed. Task delegation helped us be productive and ensure that all tasks were completed in a timely manner.



Task	Due Date	Assigned To	Status
Emails- potential partners	December 3, 2024	Campos, Giuseppe	Done
Financial Aid Feedback Analysis		Completed	Done
Finalize Paper Writing	December 9, 2024	Sofia, Paulina, Giuseppe	Done
Financial Aid Presentation		Completed	Done
Book Creation & Publication 09/01-06		Completed	Done
Elementary Book Presentation- Gathe	December 2, 2024	Mrs. Reid, Viewall	To Do
Lemonade Activity Set Up	December 2, 2024 + Decem	Campos, Wiewall, Sofia	To Do
Investopedia Presentations and Analy		Completed	Done
Middle School Presentations Session		Completed	Done
Middle School Presentations Session		Completed	Done
Finalize Financegiving Day 7 Post	December 1, 2024	Giuseppe, Sofia	Done
Middle School Presentations Session		Completed	Done
12/03 Team Meeting	December 3, 2024	All Members	To Do
Middle School Presentations Session		Completed	Done
Middle School Feedback Analysis Ses	December 5, 2024	Paulina, Wiewall	Done

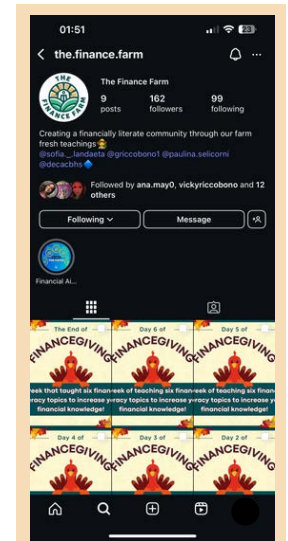
### Communication

To ensure effective communication across our team, The Finance Farm provided clear guidelines and regular check-ins to our HR team as soon as our project started. We had biweekly team meetings to make sure that all members in our HR team were meeting their goals and timelines, and completing their upcoming tasks. We also used group chats to communicate on a day-to-day basis amongst ourselves (HR team) to get quick responses and update the team on our success at presentations. We used other platforms like BAND to communicate with external people who had an interest in our project. On Band, we posted updates and upcoming events and found volunteers when needed. These platforms allowed us to resolve any issues quickly and make sure that everyone remained informed throughout our project, which allowed us to execute events to the best of our abilities.



### Social Media

We recognize the power of social media and the use of social media accounts to expand a project's reach. Social media thus became a crucial tool in spreading financial literacy beyond classrooms. The Finance Farm managed its online presence by maximizing engagement. We posted on our story frequently and made sure that our content was interactive while still being educational to keep followers informed about our initiatives. To increase our presence, we also ran campaigns that included quizzes and other opportunities for followers to share their feedback on our program. This not only grew our audience, but it helped us gather information to improve our content and helped us come up with new engagement strategies. We plan on expanding to other social media apps like TikTok and X (formerly Twitter). The reason we decided on such platforms was because they are the apps in which our target markets are most active in.



# VI. CLOSING THE PROJECT

## A. Evaluating Key Metrics

### KEY METRICS RESULTS

#### PERFORMANCE RATING

9.5/10

Average Rating

#### KNOWLEDGE CHECKS

94%

Average Score

#### INDIVIDUALS IMPACTED

2088

Attendance & Impressions Total

#### CONFIDENCE RATING

4.3/5

Average Rating



FACILITATE



APPLY



REACH



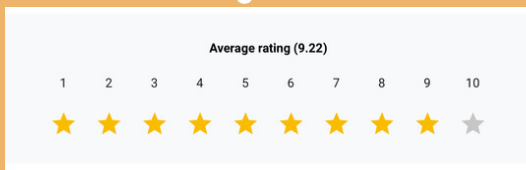
MOTIVATE

## Feedback Forms

### Goals- FACILITATE, MOTIVATE, AND APPLY

We created student feedback forms for almost all of our events, except for the visits to the elementary schools, as the children were too young and did not have online devices to fill out the form. The feedback forms drove our project forward, giving us qualitative and quantitative data that helped us improve our initiatives for future events. They also allowed us to measure how effective our program was in terms of teaching specific youth financial literacy topics fit for their level of comprehension, and helping them become more confident in their knowledge levels. We ended up seeing a surpass in all our initial values for our FACILITATE, MOTIVATE, and APPLY goals. Across all events, we saw an average 9.5/10 performance rating, a 94% on the knowledge questions, and a 4.3/5 confidence rating. This meant

#### Middle school Performance Rating Average Results

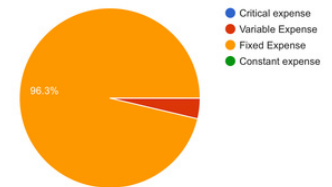


that students felt we were facilitating information to them effectively, they were retaining the information we were relaying, and we were empowering them in their ability to manage their money. We also gained an immense amount of positive, qualitative responses from attendees through the feedback forms, which can be seen in the appendix of this paper.

#### Financegiving Knowledge Question Result

What is an expense that cost the same amount on a routine basis?

27 responses

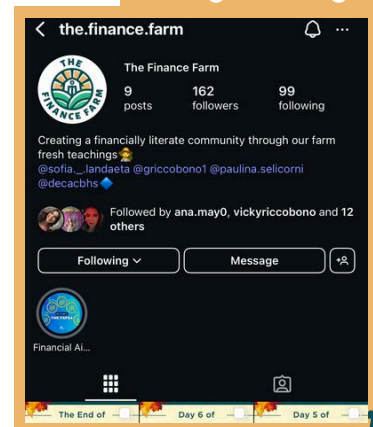


## Attendance & Social Media Impressions

### Goal- REACH

Over the duration of our project, we had aimed to reach at least 1500 individuals in our community across all initiatives we had, both in person and online. We measured our attendance numbers through RSVP forms and by our performance manager keeping count of individuals in attendance at events. Our social media impressions were tracked through data provided by Instagram, which let us know how many people our account and posts reached. In total, across our classroom visits, our social media platforms, our financial literacy group chat, and our fundraiser combined, we were able to impact 2,088 individuals. We believe this was due to the effective marketing of all our events, ensuring we went to large classrooms to make the most impact, and constantly promoting our social media and group chat.

#### Instagram Page





## B. Lessons Learned

### Lesson 1

#### Adapting Lessons to Students' needs

Tailoring activities to students' needs and interests increases engagement. When financial literacy concepts are presented in an interactive and applicable way, students respond more enthusiastically and are willing to participate. This taught us the importance of getting to know our target market and by deepening our understanding we had the ability to change our teaching styles to match their levels of curiosity.

### Lesson 2

#### Leveraging Experts for Complex Topics

Confident and experienced professional speakers at our workshops made it easier for students to fully understand financial topics. Experienced educators could break down complicated concepts into "seeds" of information. On top of that, their expertise gave our programs credibility and enhanced all of our students' learning experiences leaving a lasting impact and enhancing their knowledge.

### Lesson 3

#### Overcoming Scheduling Challenges

Effective scheduling was a key organizational skill needed in order for The Finance Farm to be successful. While our initial schedule was detailed, we faced some critical problems since the schools we worked with maneuvered with a block schedule. However, after fully analyzing the different school's calendar, we saw it as an opportunity to make follow up sessions with each class we taught.

## – C. Recommendations for Future Projects –

### Finance Forward

Finance Forward would further expand The Finance Farm's mission by extending reach through Google Classroom. This program would offer interactive financial literacy lessons and activities that can be completed anywhere in the world. This online initiative allows individuals to access the same lessons and resources that are taught in-person allowing our financial education to reach global audiences. Regardless of location, as online learning evolves, so does our commitment to empowering financial knowledge.

### Practice Sessions

Although we completed practice sessions prior to our official presentations, we did not complete them for all sessions. For future projects, we recommend that all practice sessions happen at least 24 hours prior to the scheduled presentation and more than once.






### "Reach" Expansion

Although social media can reach anyone, our personal teachings can't. Other neighboring communities like Miami Dade have a 52% financial literacy understanding rate. Therefore, our teachings could be valued by nearby communities and would help us further expand our impact.

### Follow-up Sessions

To fully ensure full comprehension of financial literacy lessons, we believe it's best to have follow-up sessions after all lessons are taught. In the follow-up sessions, there could be mini quizzes or interactive games like Kahoot to see how many terms students are able to conquer.

# VII. BIBLIOGRAPHY

-  <https://www.financialeducatorsCouncil.org/financial-literacy-statistics/>
-  <https://www.edutopia.org/article/financial-literacy-education-yields-big-returns>
-  [https://www.browardschools.com/cms/lib/FL01803656/Centricity/domain/13535/docs/Community\\_Priorities\\_for\\_Public\\_Education\\_in\\_Broward\\_County.pdf](https://www.browardschools.com/cms/lib/FL01803656/Centricity/domain/13535/docs/Community_Priorities_for_Public_Education_in_Broward_County.pdf)
-  <https://www.ramseysolutions.com/financial-literacy/financial-literacy-crisis-in-america>
-  <https://eric.ed.gov/q=financial+literacy&ff1=souUS+Financial+Literacy+and+Education+Commission>
-  <https://www.forbe.com/sites/truetamplin/2024/08/12/financial-literacy-in-schools-is-improving-but-more-needs-to-be-done/>
-  <https://www.cnbc.com/2024/04/16/why-financial-literacy-is-the-civil-rights-issue-of-this-generation.html>
-  <https://www.cnbc.com/2023/01/19/heres-how-much-people-say-lack-of-financial-literacy-cost-in-2022.html>
-  <https://www.prnewswire.com/news-releases/updated-report-card-on-financial-literacy-reveals-america-still-has-work-to-do-in-the-classroom-301945798.html>

# VIII. APPENDIX

## Teacher Testimonial



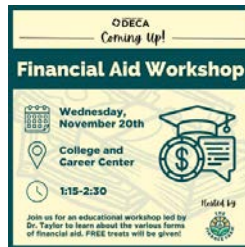
## Middle School Feedback Form



## Children's Book



## Marketing Materials



## Qualitative Feedback from Attendees

I liked how much information I was told it such little time and found it extremely informative. There wasn't anything I disliked about the workshop.

I like that it was very clear and simple

I liked how efficient and understanding the workshop was. Dr Taylor mentioned various things that I didn't know about and gave us many resources to use to obtain for financial aid, such as websites and specific scholarships to apply to. This workshop cleared up a lot of my worries and really gave me the incentive and motivation to work on scholarships

I liked the information that we were given especially since I didn't know a lot of it.

I loved learning and expanding my knowledge on financial aid.

I liked everything, I'm glad I was able to learn more about financial aid!

Dr. Taylor spoke really well and gave us a lot of good information about scholarships.

It was very informative and gave me a few resources to make sure I am up to date with my financial aid

I liked the information about the different things that you have to pay for for college.

I liked how informative it was and how it provided me with crucial and relevant information for my future.

I liked all the new information. I learned a lot today as I felt it really deepen my understanding on financial aid as well as scholarships, especially being a senior. This is gonna help me a lot throughout this year and next year.

I likes that the people are really informed and interested in teaching us new things

I love how they gave some examples so I could really understand what they where talking about.

The candy

Like

I liked how it was interactive and had jeopardy

I learned a lot and everyone was really nice

I liked how interactive the lesson was

I liked how interactive the lesson was with jeopardy and I didn't dislike anything.

I liked that the program is serious and explains very well. I took a financial literacy class last year and this program today looked exactly like my last year classroom.

I liked that it was interactive.

I liked how i learned a lot

I liked that they gave out candy. They were nice too. :)

I liked how the soeakers explained things.

I like the jeopardy and what we learned

I loved how they took time explaining each topic

I liked that they give u candy for participating which keeps you hooked into actually paying attention.

I liked that it was very informative.

