$martSavings

A *Cash* Course in Financial Literacy

Financial Literacy Project

Cherry Hill High School East
1750 Kresson Rd
Cherry Hill, NJ 08003

April 26, 2026

Cary Bloom
Jake Forstadt
Alexis Nowakowski

Table of Contents

I. Executive Summary

Problem Statement

Daily tasks in today's society require financial proficiency, but this essential subject remains **largely neglected** in early education. The time a student spends learning other core subjects gets prioritized while financial literacy — a concept that students need to understand fully and apply later in their lives — often receives **minimal emphasis**. Financial ignorance does not merely create confusion; it incurs **long-lasting consequences**. In fact, **88%** of adults believe school **failed** to prepare them for real-world financial situations, and **243 billion dollars** are consequently **lost** each year in the United States due to financial illiteracy. Financial illiteracy is an epidemic that must be combated at the source: early education.

The Solution

Being handed the keys to a car without learning to drive is an invitation to disaster. Personal finance is very much the same. $martSavings fixes these problems by providing young students the necessary education to live a financially secure life. We teach skills of budgeting, savings, goal-setting, interest, debt, and more. Ultimately, with proper exposure, these students learn how to build good habits that set them up for future financial security. We **equip** young students with the knowledge and skills needed to make **informed financial decisions** now and in the future. Through a unique approach to financial literacy based on **engaging games** and **short**, **informative lessons**, we will empower a generation of financially literate students.

Target Audience

- 4th grade and 5th grade students
- Events hosted at primarily elementary schools
- Ideal age to begin learning and building smart lifetime habits

Measurable Goals:

- Educate over **250** students
- Partner with **5** organizations
- Student Score increase of **60%**
- Reach a **75%** Teacher Performance Rating

Organizational Goals:

Structure an engaging curriculum.

Adapt and enhance our initiative.

Value financial literacy as a critical life skill.

Empower others to control their futures.

Schedule:

Creating a clear **project timeline** was essential to keeping the $martSavings initiative **focused**, **strategic,** and **impactful**. By mapping out key phases ranging from **development, outreach, execution, to ongoing monitoring,** we ensured that each step built momentum toward the next. This structured approach allowed us to balance engaging, game-based learning experiences with long-term financial literacy goals, making each phase **meaningful** and **progress-driven.**

Milestone #1	Milestone #2	Milestone #3	Milestone #4
Project Development	**Outreach**	**Event Execution**	**Monitoring/Controlling**
August	October – January	*Ongoing* (Started October)	*Ongoing* (Started October)

Executive Summary

Human Resource Management Plan

Cary Bloom
Project Manager

- Assess group progress.
- Event outreach and communication
- Plan events and coordinate with various schools and enterprises.

Alexis Nowakowski
Lesson Manager

- Develop educational curriculum and games.
- Measure engagement and shift accordingly
- Administer feedback forms.

Jake Forstadt
Marketing Manager

- Manage social media accounts.
- Content creation and promotion.
- Manage outreach and scheduling with TD Bank.

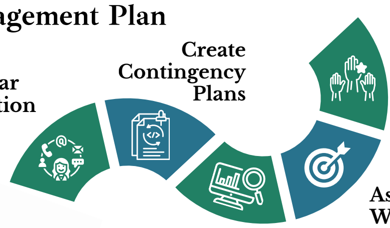
Quality Management Plan

Ratings
Gain general quantitative metrics that reflect how our lessons are received by teachers and students.

Assessments
Gauge improvements in student comprehension to measure efficacy of lessons

Feedback
Receive specific and valuable feedback to learn and improve from students and educators

Risk Management Plan



Establish Clear Communication Channels

Create Contingency Plans

Monitor and Adjust Content

Ensure Team Accountability

Assess Alignment With Project Goals

Partnerships

TD

Volunteers of America DELAWARE VALLEY

CONGREGATION KOL AMI · STRONGER TOGETHER

Event Summary

10/22	**Russell Knight Elementary**: Presented to 145 4th and 5th graders through classroom visits.
11/5	**Woodcrest Elementary**: Taught 120 students through grade-level assemblies.
12/12	**J.F. Cooper Elementary**: Presented to 46 students in 5th grade in a grade-level assembly.
12/17	**Thomas Paine Elementary:** Taught 104 4th and 5th graders in grade-level assemblies.
1/14	**John Glenn Elementary:** Taught 38 students in an after-school event in a lower socioeconomic area.
1/21	**A. Bean Elementary:** Taught 42 students in an after-school event in a lower socioeconomic area.

School Supply Drive

After hearing about the financial strain families face affording back-to-school supplies, we launched the **$martSavings Supply Drive** to pair financial literacy with direct access to essential resources. In partnership with the **Delaware Valley Volunteers of America**, we collected over **500 donations**, immediately supporting students when a local school ran out of resources.

Online Lesson Distribution

To **expand** beyond the limits of in-person events, we published our curriculum and interactive games **for free** on **Teachers Pay Teachers**, **maximizing accessibility** to financial literacy resources. This enabled us to potentially **reach millions of educators** and impact students beyond our direct reach, advancing our mission of widespread **engaging** financial education.

Teachers Pay Teachers

Sample Published Slides

Executive Summary

Monitoring & Controlling

Budget

- Tracked expenses on a **shared budget sheet,** monitoring **variance** with initial limits and ensuring we would not exceed our proposed budget.

Quality

- Gathered **qualitative** and **quantitative** data from teachers and students to assess quality and altered lessons accordingly.

Schedule

- Created realistic **deadlines** by using a **Gantt Chart** to break our project into manageable segments. Met deadlines on time.

Evaluation of Key Metrics

Average Teacher Performance Rating	Partner Organizations	Total Students Taught	Average Test Score Increase
96.9%	10	495	85.2%
28.7% INCREASE	100% INCREASE	98% INCREASE	42% INCREASE

Lessons Learned

1. Feedback From All

Gather feedback from both teachers and students to improve lessons.

2. Centralized Communication

Use a centralized email system to facilitate clear and organized communication among team members.

3. Scheduling Everything

Create a shared calendar to track lessons and individual meetings effectively.

4. Lesson Flexibility

Develop technology-free lesson options in case of unexpected issues.

Aneesh Rajagopal
Future Co-Manager

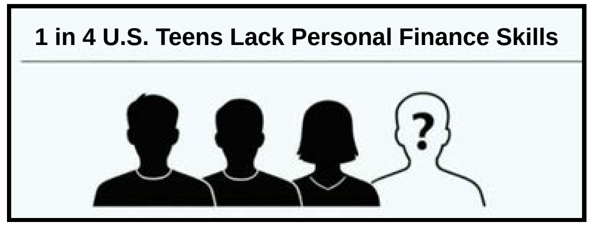
Aliyah Gutman
Future Co-Manager

To ensure that $martSavings continues after our graduation, we have recruited two dedicated underclassmen to be the future leaders of our initiative. They are committed to expanding $martSavings' impact into the future as they carry our mission forward.

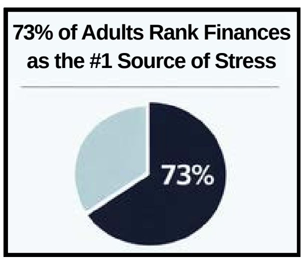
II. Initiating

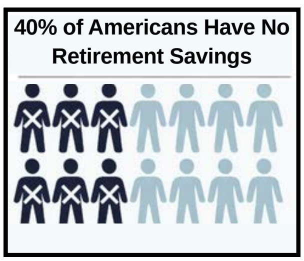
A. Statement of the Problem

Despite being expected to manage money from a young age, most students are never effectively taught how to do so. Whether managing allowance or planning for big goals, financial skills are essential to everyday life. Yet, due to a **lack of accessible and engaging financial education**, many young students are **unable to understand or apply basic personal finance concepts.** As a result, foundational financial knowledge is often underdeveloped. According to the National Endowment for Financial Education, **one in four U.S. teens lacks basic financial literacy skills**. As these students grow older, they are left unprepared for real-world money-management responsibilities which could ultimately lead them down a path of long-term financial instability.

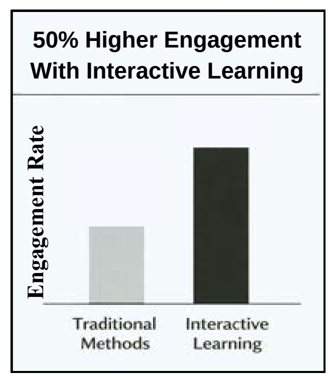


The consequences of this gap extend far beyond adolescence. Individuals enter adulthood without the knowledge needed to manage saving, spending, or financial planning. As a result, **over 40% of Americans report having no retirement savings** and **53% say they are falling behind in their retirement and savings goals,** according to a 2025 Gallup poll. Even more concerning, **73% of U.S. adults rank finances as their primary source of stress,** with nearly **one-third experiencing financial anxiety on a daily basis**. These statistics reflect a broader systematic issue: individuals are not being equipped with the necessary tools to achieve financial security. This is an issue starting from the very beginning: childhood education.





The problem is not solely a lack of access, but also the way financial education is delivered. Many existing financial resources rely on passive, text-heavy instruction that fails to capture students' attention or translate into real-world understanding. As a 5th grade educator at Cooper Elementary School noted, **"Students may recognize financial terms, but they often struggle to apply them in meaningful ways."** Exposure to information does not guarantee comprehension.



Research suggests that students are far more likely to retain and apply financial concepts when learning is interactive, relevant, and engaging. According to the Center for Teaching Quality, **game-based learning increases retention rates by up to 60%**, while **interactive approaches boost engagement by 50% in comparison to traditional lecture-based methods**. Engaging approaches transform financial education from simple exposure into lasting understanding and real-world application.

In the end, improving financial literacy requires more than providing information; it requires transforming how that information is taught. This need directly informs the design of $martSavings, which targets financial illiteracy at its source by using game-based learning to make financial literacy more accessible and impactful.

B. Project Scope

Purpose of Our Project

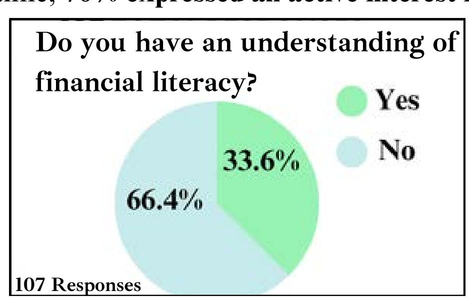
$martSavings directly addresses the lack of engaging financial education by delivering interactive, game-based lessons to elementary school students in South Jersey. Our program focuses on building foundational financial literacy knowledge through hands-on experiences that equip students with the real-world skills and confidence needed for sustained growth. Our program is centered around one key development: **each individual lesson must be personalized to our audience**, ensuring a highly engaging and interactive experience. This way students will grow a **positive association towards financial literacy**, sparking an interest that extends beyond the classroom. Our curriculum focuses on developing core skills in budgeting, savings, setting financial goals, compound interest, and debt management. Our **project's reach** spans to six schools, nearly 500 elementary schoolers, countless teachers through our free online material, and many more from school supply donations.

Expected Benefits of Our Project

Target Audience: In running $martSavings last year, we provided lessons to a variety of students from elementary to high school. Consistently, we saw that elementary schoolers engaged most with our lessons. So this year, we chose to focus on providing lessons to **elementary school students in grades 4 and 5**. By targeting this group, we aim to build strong financial habits at the stage where kids are **most receptive** to new information.

Rationale of Our Project

As middle school students, we were introduced to financial literacy through an online course called Everfi. While the program introduced important concepts, it relied heavily on long, text-based lessons that felt repetitive and disengaging. This approach made it difficult to retain information and diminished our interest in learning these essential skills. This experience showed us how important it is to use interactive lessons. To better understand this issue within our community, we **surveyed 107** Cherry Hill elementary students. The survey revealed that **66% of students possessed no prior understanding of financial literacy.** At the same time, **70% expressed an active interest in learning how to manage money.** These findings highlighted a significant knowledge gap and a clear demand for more effective financial education. Last year, our project relied on more traditional instructional methods like worksheets and longer informational sessions to relay information. Participation was strong, but we saw limitations in engagement and enjoyment. As a result, we found it necessary to refine our approach by expanding our use of game-based learning and introducing new elements to promote growth.



Financial Literacy is personal to our team. During the COVID-19 pandemic, Project Manager Cary Bloom learned the basics of investing from his brothers, turning financial literacy into a meaningful bonding experience. After the loss of his brother Ravi in 2021, those lessons became even more significant. This experience continues to inspire our mission to pass financial knowledge in a way that matters to students.

III. Planning and Organizing

A. Project Goals

With the aim of our project being to foster an **engaging environment** for students to learn financial literacy, it is crucial that we structure our expectations in a way that provides a clear framework for reaching our goals. This led us to develop our **SAVE goals**, which are based in the **SMART** Goal framework, ensuring they are **Specific, Measurable, Achievable, Relevant, and Timely**. This structure keeps our goals aligned with our mission and ensures that they are clear enough to consistently check performance. The SAVE goals will assist us in promoting curiosity and a willingness to learn that will grow into a lifelong commitment to financial security. Furthermore, we have developed four **quantifiable** goals to act as a baseline for success, allowing us to ensure growth from last year's metrics. While SAVE goals guide our broader impact, these quantifiable goals measure overall success.

S

Structure an engaging curriculum.

Create interactive and captivating lesson plans covering the principles of budgeting and saving that apply to all students. Ensure that the students are engaged and interested through quick lessons and games that reinforce vital financial skills.

A

Adapt and enhance our initiative.

Collect feedback through open-ended surveys to aid in refining lesson plans. See improved engagement and improve overall project objectives. Make sure feedback is unbiased and accurate, taking advice from the partners we hope to align with.

V

Value financial literacy as a critical skill.

Reach various organizations, schools, and groups all around South Jersey, promoting a widespread value for learning and teaching financial literacy. Make financial literacy an essential part of school curriculum by sharing our lessons for future use.

E

Empower others to control their futures.

Provide students with the knowledge and confidence they need to make informed financial decisions. Students will apply these skills in their lives and establish a future of long-term financial success and a commitment to financial education.

Quantifiable Goals:

Educate over **250** students	Receive a **75%** Teacher Performance Rating	Partner with **5** organizations	Student score increase of **60%**

B. Human Resource Management Plan

Team Member	Responsibilities	Skills & Strengths

Cary Bloom

Role: Project Manager

- Assess group progress
- Event outreach and communication
- Plan events and coordinate with various schools and enterprises

Soft Skills

- Organizational leadership
- Resource management
- Collaboration

Hard Skills

- Budgeting
- Role delegation

Alexis Nowakowski

Role: Lesson Manager

- Develop educational curriculum and games
- Measure engagement and shift accordingly
- Administer feedback forms during events

Soft Skills

- Conflict management
- Research
- Adaptability

Hard Skills

- Graphic Design
- Google Suites Proficiency

Jake Forstadt

Role: Marketing Manager

- Manage and promote social media accounts
- Develop and execute content strategy
- Conduct outreach and scheduling with TD Bank

Soft Skills

- Organizational leadership
- Resource management
- Collaboration

Hard Skills

- Content creation
- Video Editing

Partnership Team

José Duran-Pena
TD Bank Lesson Representative

Alexis Degan
Vice President of Volunteers of America

The partnership team assisted in the incorporation of TD Bank during our events and in running the school supply drive. These workplace professionals provided expertise in their fields.

Future Leadership Team

Aneesh Rajagopal
Future Co-Manager

Aliyah Gutman
Future Co-Manager

The future leadership team consists of high school underclassmen who are prepared to lead $martSavings in the coming years by continuing and building upon our mission.

C. Schedule

Project Milestones

Project Development

This consists of two actions: community data collection and lesson planning. First, we will assess the need for financial literacy in our community by conducting a survey of our target audience. Then, based on that information, we will determine which concepts to build our curriculum upon. We will review our previous lessons, altering them into a more refined presentation by improving visuals, data, questions, and developing games which target learning and enjoyment.

Outreach

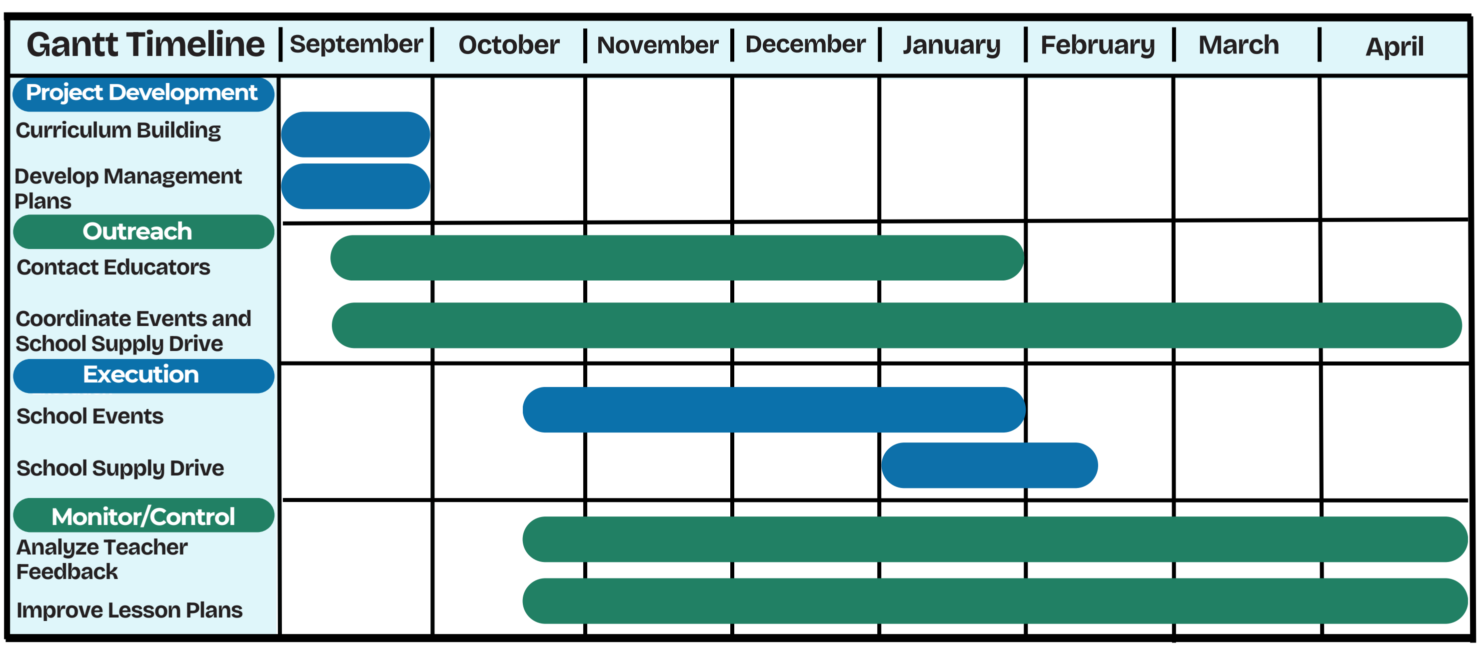
We will reach out to various elementary and middle school administrators through well-structured emails. After initial contact, we will continue correspondence, securing online meetings to further discuss logistics and finalize event dates. We will do the same for the school supply drive, reaching out to charities and organizing all details to run a drive within our community, and with TD Bank in regards to lesson availability and professional advice.

Event Execution

We plan to hold at least 3 events at different schools, reaching hundreds of young students through 50 minute lessons that inspire a lifelong dedication to personal finance. We will build dependable professional relationships with schools. Next, we organize a charity drive to collect school supplies. We will promote this through social media and flyers after finding a venue to host donations. Then, we will deliver these supplies to the Volunteers of America for distribution.

Monitoring & Controlling

We will continually monitor for issues that arise and respond to them quickly and efficiently. Through developed risk and quality management plans, we will address any issues of communication, cost, or other by minimizing the risk of threats to the project. We will analyze the feedback we receive from educators and apply them to our lessons. We will develop solutions to problems in order to continuously improve while holding more successful events.



D. Quality Management Plan

A critical component of the $martSavings mission is delivering meaningful lessons that provide students with accurate and engaging material. To ensure this standard is consistently met, we have integrated three Key Performance Indicators (KPIs) into our project that allow us to accurately assess the performance of our lessons and verify that we are planning and executing lessons effectively. These three KPIs — **Ratings, Assessments, and Feedback** — form the foundation of our Quality Management Plan.

Ratings	While verbal feedback can be difficult to gain solid input from, numbers are a clearer metric. For this reason, we distribute a survey to teachers who supervise our lessons asking them to assess our performance in different areas. We not only ask teachers to rate the $martSavings experience overall, but we also ask them to rate specific aspects such as our classroom presence and how well they felt their students engaged with and understood the material. Additionally, we question them about how age-appropriate they felt our content was in relation to the grade it was given to. By analyzing these ratings, we gain measurable insight into how educators perceive our performance. We use this insight to refine lessons and improve overall project quality.
Assessments	Student test scores are a direct indicator of comprehension and lesson success. We administer a 15-question assessment to students both prior to and after our lessons are completed. By measuring their knowledge both before and after, we are able to gauge their prior knowledge as well as how much their knowledge improves after the lesson. To ensure the legitimacy of our assessment, we test the same content in both the pre- and post-lesson surveys, but change the structure of the questions so students cannot memorize the answers. Comparing the scores on these two assessments gives clear insight as to how well the lessons are understood by students. We can take the cumulative scores of the assessments from all events to find our average score increase, and we can also look at test scores from individual events to track the efficacy of new explanations and methods of presenting the content.
Feedback	There is no feedback more valuable on a lesson than that from educators who are experienced and trained in teaching. To take advantage of this, another aspect of the post-lesson survey we distribute to teachers is an opportunity for them freely to give their feedback to the $martSavings team. This feedback acts as a more specific way for teachers to tell us what they like about our lessons and what we can improve upon moving forward. This feedback also gives us ideas to implement in the future, such as providing students with a cheat sheet while playing our games. With input from educators, we were able to refine our lessons to maximize comprehension while encouraging students to enjoy learning about financial literacy and think about their futures.

"They had great command over the students, held their attention, and really knew the content they were teaching. The lesson and activities were well thought out and executed." — Cherry Hill District Superintendent

4.85 average rating

E. Risk Management Plan

Our Risk Management Plan was developed to identify, assess, and mitigate potential risks that could impact the execution of $martSavings. We categorized risks based on their **likelihood and potential impact**, allowing us to prioritize the most critical threats while maintaining flexibility for lower-level issues. By analyzing challenges encountered during our project, we implemented proactive strategies to ensure consistent execution and minimize disruptions. By assessing issues we faced in our last year's execution, we can predict likely risks for this year and counter them more efficiently and effectively.

Problem and Risk Level	Potential Impact	Potential Response
Venues reject hosting lessons **High Risk – Likely**	Venue rejection risks an inability to hold events, the failure to meet project goals, and the inability to spread financial literacy to our target audience. Mitigating this is key to our success.	• Reach out to multiple schools simultaneously and display flexibility in scheduling and structure. • **Result:** Despite facing venue rejections, secured 6 events, exceeding goals.
Slow communication from venues **Medium Risk – Likely**	Slow communication delays event scheduling, risks venue loss, and reduces project efficiency. While not a critical threat, mitigating this improves coordination and ensures consistent execution.	• Maintain persistent communication to overcome challenges and ensure coordination. • **Result:** Ensured each event was scheduled in a timely manner.
Difficulty aligning team members' schedules **Low Risk – Infrequent**	Repeated difficulties in aligning team members' schedules risks members being unavailable for lesson dates, incomplete delivery, and lower lesson quality. It is important for all members to be present.	• Hold constant dialogue within the team while being able to adjust lesson delivery in the case of an absence. • **Result:** Held two successful events when members were absent.

Risk Mitigation Strategy

Establish Reliable Communication Channels

- Identifying **ideal contacts** at each venue to open lines of communication with.
- **Following up** after initial contact to reinforce and clarify our goals.

Create Contingency Plans

- Create **backup plans** to follow in the case of unresponsive venues.
- Ensure all team members are familiar with the lesson plan to make redistributing slides easier in the case of absences.

Monitor Performance

- Utilize teacher feedback and student assessments to **monitor** our performance in relation to our goals.
- **Gauge** classroom feedback, adjusting presentation to better promote student understanding.

SWOT ANALYSIS

Strengths

- Interactive and age-appropriate curriculum
- Hands-on games and comprehension questions to reinforce learning
- Regular feedback methods (pre/post-assessments and teacher surveys) to track knowledge improvement

Weaknesses

- Dependence on venues interest and availability
- Initial communication to venues being ignored leading to stalled planning
- Potential issues with managing classrooms and holding student's attention

Opportunities

- Growing desire for more financial literacy education in schools
- Teaching a diverse group of children, allowing us to gauge how well lessons perform across and impact a variety of learners

Threats

- Venue rejection causing lessons not being held
- Venues not trusting us due to age and experience
- Lack of interest or desire for our program overall

F. Proposed Budget

Since we did not plan on earning any profits or revenue from events, our budget revolves around reducing unnecessary costs as much as possible. Our budget is split into four categories: technology, lesson distribution, in-kind donations, and instructional materials. These categories tie each purchase to a specific lesson improvement. Using Microsoft Excel, we will keep a shared budgeting document where we will track each purchase as well as variance with the projected price. This way, we will ensure costs do not exceed our capabilities and that each purchase aligns with our project goals.

Purchasing Category	Item	Projected Cost
Technology Essentials	Slideshow-Advancer Printing Services	$35.00
Lesson Distribution	Teachers Pay Teachers Online Registration Fees	$30.00
Instructional Materials	Donation Box Tic-Tac-Toe Boards	$21.00
In-Kind Donations (For Supply Drive)	More Than 500 School Supplies	Not-Applicable
Total	7 Items	$86.00

Budget Strategy & Goals

Strategy: We will prioritize cost-efficiency by leveraging in-house resources and reusing existing materials. We will minimize unnecessary costs by ensuring the event hosts have projectors and monitors to display our material.

Goal: Ensure that each expense is tied directly to improving student experience and learning.

Goal: See an overall positive budget variance, meaning we spend less than projected.

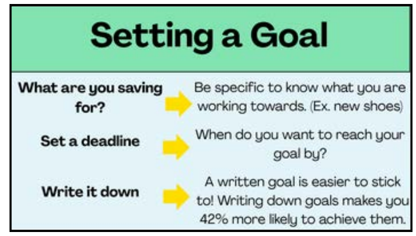
Projected Cost Per Student
≈ $0.17 per student

*Based on attendance totals of 495 students, not including planned lessons.

IV. Execution

A. Curriculum Development

An accurate and innovative curriculum is the backbone for our initiative's model. Therefore, we focused on greatly improving the lessons from last year's $martSavings project. Based on feedback we had received about the lessons from educators and TD Bank representatives, we rewrote content and redesigned lesson slides with the goal of making concepts relatable and engaging. Using credible sources and information, such as TD Bank's WOW! Zone resources, we developed a lesson slideshow with more than 80 slides, split into two parts — **budgeting and savings**. The budgeting lesson covered gross vs. net income, setting financial goals, the 50/30/20 rule, fixed vs. variable expenses, debt, and budgeting sheets. The savings lessons covered the reasons to save, goal setting for savings, compound interest, and how to set up youth savings accounts. In order to cater to our target audience's attention spans, we provided brief overviews of each topic, mainly focusing on key ideas and points. This ensured lessons would not drag on with specific details while still teaching what mattered. To encourage audience participation, we included full class discussion questions meant to engage the students and teachers, allowing them to learn off of each other, not just us. These questions allowed students to explore the steps of planning big purchases, like buying a class pet.



Budgeting Lesson:

Savings Lesson:

The most impactful component of our curriculum was our use of interactive games. Further deviating from traditional lectures, we designed fun activities that went along with each topic. These included $martSavings Tic-Tac-Toe, Four Corners, Kahoot, and a March Madness themed "Trashketball" game. These games were specifically designed to make students apply financial concepts in real time, reinforcing understanding rather than passive memorization.

> My students said they loved the assembly. Each of them could identify something they learned. The games were a great addition!
> **– Teacher, Thomas Paine Elementary School**

Game: Tic-Tac-Toe

Game: Kahoot

Money Madness "Trashketball"

Based on student and teacher feedback, we identified tic-tac-toe and Money Madness "Trashketball" as the most effective activities. They engaged students and were easy to play in any classroom setting. In tic-tac-toe, students paired up with a partner, writing answers to open-ended questions on the reverse of the sheet before making a move. In "Trashketball," classes were split into two teams, answering questions correctly before taking shots into a basket, usually a $martSavings member's arms, to gain more points. These games frequently collected positive notes from students, and teachers wanted to add them into their own teaching. By prioritizing interactivity and continuous refinement, our curriculum successfully transformed financial literacy from a passive subject into an engaging and memorable experience for students.

B. Outreach

Our outreach phase began with identifying organizations and schools that could effectively support our financial literacy initiative. We selected potential partners based on two criteria: commitment to education and the ability to provide access to a relevant audience. From this, we developed a list of targeted elementary schools and businesses. Identifying locations made planning more manageable. Then, we initiated contact by drafting personalized emails to 18 schools, outlining our initiative, our missions, and previous success. Following this initial outreach, we maintained communication through emails and virtual meetings, working with school staff to coordinate logistics like scheduling, student groups, and lesson structure. Through this process, we received eight responses and secured four in-school events and two after-school events. Additionally, we established a partnership with TD Bank, a major global bank headquartered in Cherry Hill, NJ. They agreed to support our lessons by providing trained instructors to teach alongside us.

Sample Event Outreach Procedure

1. Initiate Contact With School Via Email
2. Logistics Planning Via Virtual Meetings
3. Confirm Attendance with TD Bank

C. Event Execution

1. Russell Knight

On October 22nd, 2025, we hosted our first financial literacy event for **145 students** at Russell Knight Elementary School in Cherry Hill, NJ. We visited six classes throughout the school day, presenting detailed lessons on budgeting and savings. We actively engaged the students by playing competitive games and frequently asking questions about their financial goals. We encouraged them to think critically regarding topics like debt management and income. According to our pre- and post-assessment results, the students experienced a **79% increase** in their understanding of financial concepts by the end of the lesson. Additionally, **90%** of students asserted exhibiting a **"significant knowledge gain,"** and **70% expressed interest in further learning**. This experience provided useful experience in effectively executing future lessons.

2. Woodcrest

On November 5th, 2025, we hosted our second financial literacy lesson for **120 students** at Woodcrest Elementary School in Cherry Hill, NJ. In multiple grade-level assemblies, we engaged with larger groups of students, fostering a more interactive learning environment. Improving from before, we added more humor into the lessons, reinforcing financial skills through fun analogies and remarks. The students showed a strong understanding of the material. One teacher even called the lesson **"well-prepared, engaging, and age-appropriate"** on the feedback form. We tailored our lessons to the students' interests, like popular movies such as KPop Demon Hunters, providing relevant and interactive examples, a principle from our quality management plan. The students achieved a **93% post-lesson score,** and teachers gave a **96% quality score.**

Event 1: Russell Knight Elementary
145 STUDENTS

Event 2: Woodcrest Elementary
120 STUDENTS

Execution

3. J.F. Cooper

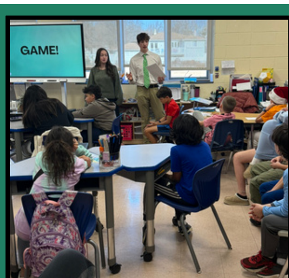
On December 12th, 2025, we visited the two fifth grade classes at J.F. Cooper Elementary School in Cherry Hill, NJ, holding an assembly for **46 students**. Due to date conflicts with other grades, we were unable to facilitate a lesson with the fourth grade, but we were invited back to teach at a later date. This lesson went extremely well. Students seemed to be extremely entertained, excelling in both the games and in the post-lesson assessments, earning an **88% average score** and leaving a **91% satisfaction rating**. The 4 teachers who supervised the lesson described our lessons as **"interactive and engaging material presented in a fun way for kids to connect to."** This reaffirmed our mission goal of turning a stigmatized but crucial subject into something easy to digest and enjoyable. We plan to organize another event at J.F. Cooper School this year.

4. Thomas Paine

On December 17th, 2025, we hosted our fourth financial literacy event at Thomas Paine Elementary School in Cherry Hill, NJ. Holding two grade-level assemblies for fourth and fifth grade, we presented to **104 total students**. At this event, we were provided more time than normal, so we dove deeper into subjects like debt management and compound interest. We gave the students relevant examples of each and explained how each topic can be used to build financial stability. The students gave a **92% satisfaction rating,** and the teachers rated us, on average, **4.5 stars** out of 5. One teacher even noted that we **"presented terrific information in a fun way."** In the weeks following, we were featured on the Cherry Hill School District **Superintendent's Educational Spotlight**, highlighting our **successful event** and **impact** on students.

Event 3: J.F. Cooper Elementary

46 STUDENTS



Event 4: Thomas Paine Elementary

104 STUDENTS

5. John Glenn

On January 14th, 2026, we hosted our fifth financial literacy workshop at John Glenn Elementary School in Pine Hill, NJ. This event was held after school through **optional sign-ups**, so we reached more inquisitive and interested students. Held in an area with higher levels of financial insecurity, we realized our lessons could be extremely beneficial to these students' lives. In the end, we taught **38 students.** We secured the presence of a **TD Bank representative** at this event. They went into greater depth about the importance of youth savings accounts. During Trashketball, we implemented more questions about savings accounts to further instill the importance of saving from a young age. The students especially connected to this part.

6. A. Bean

On January 21th, 2026, we hosted our sixth financial literacy event at Albert Bean Elementary School in Pine Hill, NJ. Again, this was marketed through optional after school sign-ups. **42 total participants** attended this event. Prior to the lesson, we revised our Tic-Tac-Toe questions and rules to make them more understandable after hearing feedback from John Glenn teachers. We stayed in communication with **TD Bank** to bring a representative to this event. We persisted through scheduling issues and held a successful event with **professional backing**. The students were highly engaged by both the representative's lessons and our own. The combination of real-world insight and interactive teaching strengthened their understanding.

Event 5: John Glenn Elementary
38 STUDENTS

Event 6: A. Bean Elementary
42 STUDENTS

D. School Supply Charity Drive

During our event at Thomas Paine Elementary, one student shared a powerful perspective on how stressful and unaffordable the constant costs of school can feel. This moment highlighted a deeper issue: financial literacy alone is not enough if students lack access to essential resources. To better understand the scope of this issue, we conducted our own research and found that, according to the Salvation Army, the average family spends **$670** each year on supplies and clothing. For families struggling with finances, this merely adds another layer of stress. Recognizing this issue, we expanded our initiative by launching a school supply drive in partnership with the **Delaware Valley Volunteers of America (VOA)**. This aimed to support financially-challenged families across **four states**: **New Jersey, Pennsylvania, Delaware, and Maryland.**

To implement this effort, we chose **Congregation Kol Am**i as our primary collection site, leveraging its weekly attendance of K-12 students and service attendees to ensure consistent community engagement. We promoted this drive through flyers and newsletters, as well as creating an Amazon donation platform to allow for accessible, remote contributions that would be shipped to one location. Through this combined approach, we collected nearly **$150 of online donations** and over **500 total school supplies**. This included backpacks, writing tools, notebooks, and more. All collected materials were delivered to the VOA's collection center in Collingswood, NJ. At the time of delivery, we were informed that a nearby Camden school had just run out of supplies, allowing our contributions to fulfill an immediate and critical need. This initiative reinforced our mission by addressing both financial education and financial access. After all, improving access to education is a critical step in overcoming cycles of financial insecurity.

Charity Drive Flyer

Donation Delivery on Feb. 12

Total Donated Supplies: 500+

E. Online Lesson Distribution

After developing our curriculum, we found ourselves wanting to reach more students than was physically possible through our live events. At the same time, multiple teachers told us that they wanted to incorporate educational games like ours into their classroom routine. This inspired us to publish our lessons and games as a **free resource** on **Teachers Pay Teachers**, a website used by **over 7 million** educators to find teaching resources. While it is possible to sell materials on this platform, we opted to publish them for free, which better aligned with our mission of making financial literacy **accessible and engaging** for as many students as possible. By making our resources public, we are teaching students we would never be able to reach through in person, ultimately fulfilling our mission of transforming the way financial literacy is taught in order to create a **widespread** knowledge of vital financial topics.

V. Monitoring and Controlling

A. Monitoring

I. Quality

By continually surveying teachers and students, we gathered **positive feedback** and **constructive criticism** from many perspectives. We heard from those involved in the lesson and professionals viewing from an outside angle. These valuable reports informed us of specific aspects needed to be altered or tweaked. For example, one teacher informed us that specific questions during Financial Literacy Tic-Tac-Toe were causing confusion. Applying this, we revised these questions, making them easier to understand while still reinforcing crucial financial literacy skills in engaging ways. Another student informed us they had trouble relating to the lessons. Utilizing this constructive criticism, we brainstormed personal examples from our lives to include in future lessons. We used humor to relate to the audience, and, as a result, many students approached us after events, telling us how much they enjoyed the lesson, especially the games.

Data Collection Methods:

Quantitative Data

Monitored quantitative data through 15 question pre- and post-assessments measuring students' knowledge growth, informing us of the lesson's overall effectiveness.

Qualitative Data

Monitored qualitative data through open-ended feedback forms measuring engagement, satisfaction, and methods of improvement. Used this data to modify lesson elements.

II. Budget

CATEGORY	PROJECTED AMOUNT	ACTUAL AMOUNT	PERCENT VARIANCE
ONLINE LESSON DISTR.	$30.00	$30.00	0.00%
DONATION BOX	$15.00	$12.50	-16.67%
SLIDE-ADVANCER	$30.00	$23.68	-21.07%
PRINTING SERVICES	$5.00	$5.99	19.80%
TIC-TAC-TOE BOARDS	$6.00	$4.99	-16.83%
TOTAL	$86.00	$77.16	-10.28%

Using a shared budgeting spreadsheet, we tracked every $martSavings-related purchase and measured our expected vs. actual costs and price variance. We aimed to **reduce costs** to necessary items while preserving quality. Through this, we ensured that spending did not exceed our capabilities and practiced **financial responsibility** within our project. Using pre-existing supplies and utilities of our host venues, we **never made unnecessary purchases,** ultimately spending **10.28% below expected,** with a **$0.16 price-per-student ratio.**

III. Schedule

A key factor in the project's success was holding each group member accountable for their share of the work. We accomplished this through the implementation of a **Gantt Chart schedule (Page 8)**. Though external factors sometimes got in the way of focusing, establishing **deadlines** for each part of the project enabled us to work around any lost time**.** We set firm due dates, which **cleared misunderstandings.** These tactics ensured that we worked **cohesively** and in a **timely manner,** improving overall quality and building professionalism. By closely following our timeline, we approached each task with efficiency and confidence, and we exceeded all the goals we set for ourselves.

B. Controlling

We developed a strategy to control and overcome any problem that could emerge throughout the various stages of the project. First, we identified the problem. Then, we implemented strategically aimed solutions which resolved issues and improved all operations. Finally, we monitored results, adjusting solutions if necessary. This strategy ensured a successful and seamless project throughout all stages and laid guidelines for countering future issues.

	Problem	Solution	Results
Quality	• Lack of professional advice and consulting. • Unable to introduce students to financial services. • Venues concerned about experience and resume.	• Partnered with TD Bank's WOW! Program. • Provide a more professional angle to events through certified teachers and reviewed lessons.	• Tailored lessons to fit professional standards. • TD Bank reps. attended events, taught how to open savings accounts. • Provided us with more informed perspectives.
Broader Impact	• Wanted to expand impact to groups of people beyond event audience. • Financial insecurity is a major issue globally. • School supplies are constantly in low-supply.	• Reached out to various organizations offering school supply drives, partnering with the Volunteers of America. • Ran in school and out-of-school promotions.	• Helped make education more accessible in region. • Collected over 500 school supplies in total. • Goods distributed to financially-challenged families in four states.
Cost	• Constricted budget as a nonprofit. • Wanted to make lessons free and accessible to all. • Certain venues required minimum payments for utilizing their space.	• Adjusted outreach solely to organizations that offered free use of venue. • Utilized free school resources and spaces to reach an already established audience.	• Obtained 6 cost-free events, reaching hundreds of students free of charge. • Spent 10.28% less than expected budget. • Developed professional relationships with various organizations.
Outreach	• Limited access to community spaces due to of age and experience. • Certain venues did not respond to us. • Lack of consistency in communication.	• Demonstrated previous successes in introductory emails. • Provided many lesson options, showing flexibility. • Demonstrated persistence through follow-ups.	• Established clear communication channels. • Viewed as a more legitimate organization. • Approached organizations in a professional manner, leading to better results.

VI. Closing The Project

A. Evaluation of Key Metrics

KEY METRICS

PROJECT GOALS

250+
STUDENTS EDUCATED

5+
ORGANIZATIONS PARTNERED

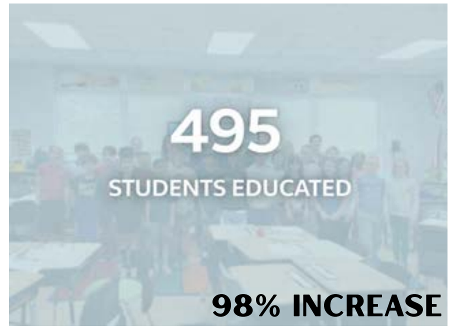
75%
TEACHER PERFORMANCE RATING

60%
STUDENT SCORE INCREASE

PROJECT RESULTS

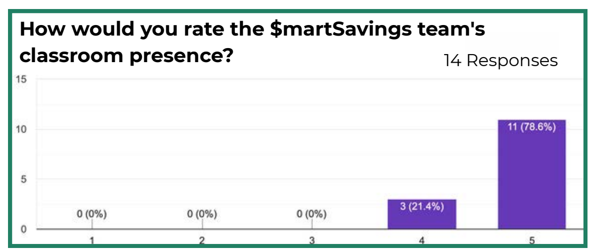
We are proud to report the following statistics after successful project completion:

96.9%
Teacher Performance Rating
28.7% INCREASE

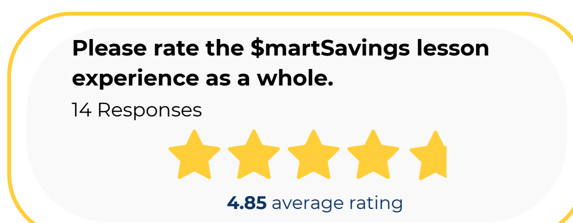


85.2%
Average Student Score Increase
42% INCREASE

Feedback Forms



Teacher Performance Rating - Across all six schools (14 total responses), the teacher ratings indicate very strong performances by the $martSavings team. Our **classroom presence** received an average score of **4.79 out of 5 (95.8%)**, with **78.6%** of teachers giving a **perfect** rating, showing that instructors felt confident in our professionalism, clarity, and control of the classroom. **Student enjoyment and learning** was rated an average of **4.71 out of 5 (94.5%)**, suggesting that teachers observed high levels of engagement and comprehension during lessons. In terms of **content appropriateness**, **92.9%** of teachers felt the material was age-appropriate, with only one response indicating it was too difficult, demonstrating that the curriculum largely aligns well with grade-level expectations. Finally, the **overall lesson experience** earned an average rating of **4.85 out of 5 (96.9%)**, reinforcing consistently positive perceptions across all metrics.



Student Assessments - After administering our pre- and post-assessments to around **250 students** across our presentations, we found that the average pre-assessment score was **7.1 out of 15 (47.3%)**, while the average post-assessment score increased to **13.15/15 (87.6%)**. This significant boost demonstrates strong student learning growth and reveals that our lessons were effective in improving understanding of key financial concepts. The assessment results also allowed us to identify areas of difficulty early on—most notably compound interest—which we addressed by refining our lesson and introducing a clear, relatable analogy that helped students better grasp the concept.

Closing The Project

SAVE GOAL ANALYSIS

S — We successfully **structured** an educational, engaging, and relevant curriculum. We avoided the dullness of lecture-style lessons and hosted 6 successful events. Through various feedback, we confirmed that our lessons were enjoyable and informative.	**V** — Schools understood the **value** of teaching financial literacy in regular curriculum. We made an impact on the Cherry Hill School District, being highlighted on the Superintendent's Educational Spotlight in January.
A — Using student assessment scores, teacher surveys, and verbal and written feedback, we **adapted** our lesson style, methods of engagement, and outreach plans to ensure continuous and constant improvement leading to success.	**E** — Our lessons truly **empowered** students to take control of their financial futures. Their thoughtful inquiries made it clear that they were eager to apply knowledge from our lessons in making smarter financial decisions now and in the future.

B. Lessons Learned

Initiating — Feedback From All

While the feedback we received from teachers was valuable, it would have been beneficial to gather feedback from students on the lessons' pace and complexity in order to make our lessons as valuable as possible. This important lesson pushed us to include our target audience's opinions into more decisions.

Planning and Organizing — Centralized Communication

Having various group members reach out to venues made it difficult to track correspondence with the various schools and organizations we partnered with. We learned that centralizing communication is very important to planning and running events efficiently. In order to correct this, we realized that it would have been beneficial to run all communication through a sole $martSavings email. This would be accessible to all members to see and collaborate in planning.

Execution — Schedule Everything

After reaching out to various venues and securing multiple events, it became difficult to track when lessons were being held and where. This could have been resolved more easily if we had a shared schedule that outlined all events. While our Gantt chart outlined the phases of our project, we realized that it is important to have another calendar that tracks individual meetings and events.

Monitoring and Controlling — Lesson Flexibility

At certain venues, we ran into technological problems that delayed lessons. While we were able to work through them, it would have been more efficient if we had a technology-free way to begin lessons. This approach would save time and maintain students' attention. Implementing this lesson, we took time to introducing ourselves and the concept of financial literacy, as well as engaging with the students, while loading the digital lesson slides.

C. Recommendations for Future Projects

Understand Impact

Consistently engaging with your target audience allows you to better understand their needs and address them during events. We recommend connecting deeply with the people you aim to help. You will understand how impactful your work may be and become more motivated to continue.

Persistence is Key

Problems are unavoidable during a project: initial correspondence is ignored, venues don't know how to approach a new program, etc. We recommend resolving these by deliberately working through problems instead of taking them as losses, ultimately leading to growth, learning and success.

Flexibility Matters

We recommend maintaining flexibility with lesson space, venue size, and scheduling. By being adaptable, events can be carried out in various circumstances. This also makes the process easier for venues, making the project more appealing for them to host. This quality helped our project succeed.

Leverage Connections

Reaching out through personal connections often leads to an increased success rate as opposed to convincing strangers to believe in your project. We recommend introducing your mission to people who trust you. They are more likely to believe in your project and provide the help you need.

VII. Bibliography

Briley, Liv. “Personal Finance Education Is Lacking in American Schools.” The Daily Mississippian, 7 Feb. 2024, thedmonline.com/personal-finance-education-is-lacking-in-american-schools/

Flynn, Jack. “20+ Compelling Financial Literacy Statistics [2023].” Zippia, 16 Aug. 2023, www.zippia.com/advice/financial-literacy-statistics/

Iacurci, Greg. “53% of Americans Surveyed Feel They Are behind on Retirement Planning and Savings, CNBC Poll Finds.” CNBC, 3 Apr. 2024, www.cnbc.com/2024/04/03/many-americans-feel-behind-on-retirement-planning-cnbc-survey-finds.html.

Streaks, Jennifer. “Average American Debt in 2024: Household Debt Statistics.” Business Insider, 31 July 2024, www.businessinsider.com/personal-finance/credit-score/average-american-debt.

OpenAI. ChatGPT. OpenAI, https://chat.openai.com/.

“Financial Literacy and Well-Being in a Five Generation America.” Global Financial Literacy Excellence Center (GFLEC), gflec.org/initiatives/financial-literacy-and-well-being-in-a-five-generation-america/.

“Financial Education Lessons for K-12 Students – TD Bank WOW! Zone.” Www.td.com, www.td.com/us/en/personal-banking/wowzone.

“NGPF Units and Mini Units.” Www.ngpf.org, www.ngpf.org/curriculum/.

VIII. Appendix

Select Lesson Slides: