EmpowerEd.
Finance

Financial Literacy Project
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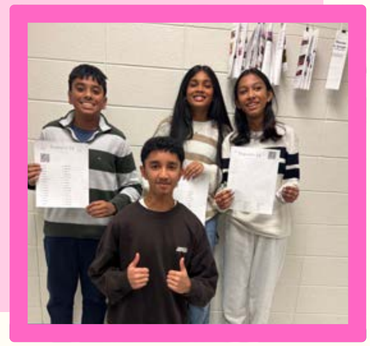
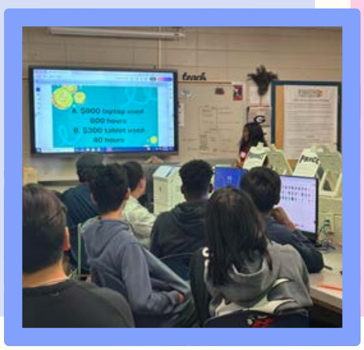
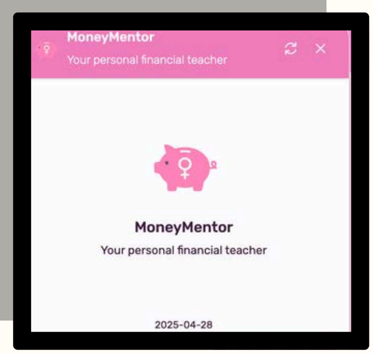
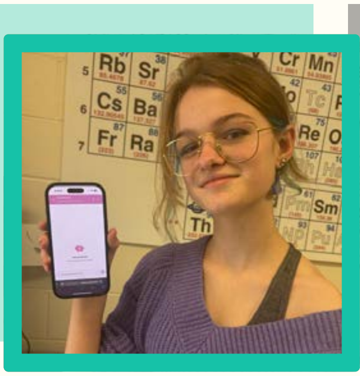
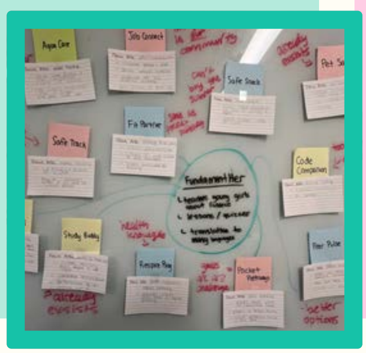
April 2, 2026





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I. Executive Summary

Problem

Financial literacy among youth ages 10- 15 is critically low, despite this being the most important developmental stage for building long-term financial decision-making skills. National data shows that a **majority of teenagers feel unprepared to manage money**, and only a small percentage of U.S. middle schools offer formal personal finance instruction. **The gap is even wider for girls and students from under-resourced communities,** who report significantly lower confidence in making financial decisions and reduced access to structured financial education. Without early, accessible instruction, students enter high school and adulthood without the skills needed to budget, save, or evaluate financial choices responsibly.

Solution

EmpowerEd Finance was created to provide free, accessible, and engaging financial literacy education for students ages 10- 15, with a targeted focus on underrepresented communities such as young girls and the financially disadvantaged, to provide equal opportunity to all. The project delivers instruction through multiple formats, including the FundamentHer **financial literacy app**, interactive **workshops** led by **trained Teen Finance Ambassadors**, real-world distribution through the **Money & Meals campaign**, and **international outreach.** By combining digital tools, peer-led instruction, and community partnerships, EmpowerEd Finance ensures students can learn financial concepts both inside and outside the classroom in ways that are practical, relatable, and scalable.

Project Goals

P — **Partner**

Goal: Partner with 5+ businesses/organizations

O — **Open Access**

Goal: Expand our reach to at least 1000 students in over 4 countries

W — **Women**

Goal: Reach 500+ girls through gender-focused content

E — **Educate**

Goal: Certify 50 Teen Finance Ambassadors, who help conduct at least 7 workshops reaching 300 students

R — **Retention**

Goal: See at least a 40 % increase in scores from the pretest to the post test

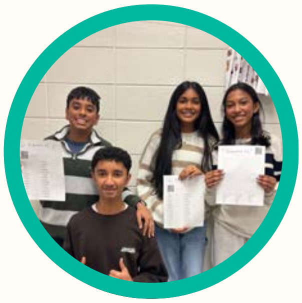
Human Resources

Aadhira Vivekanandan

Project Manager

Advisor

Technical Lead



Ambassador Network

International Outreach Coordinator

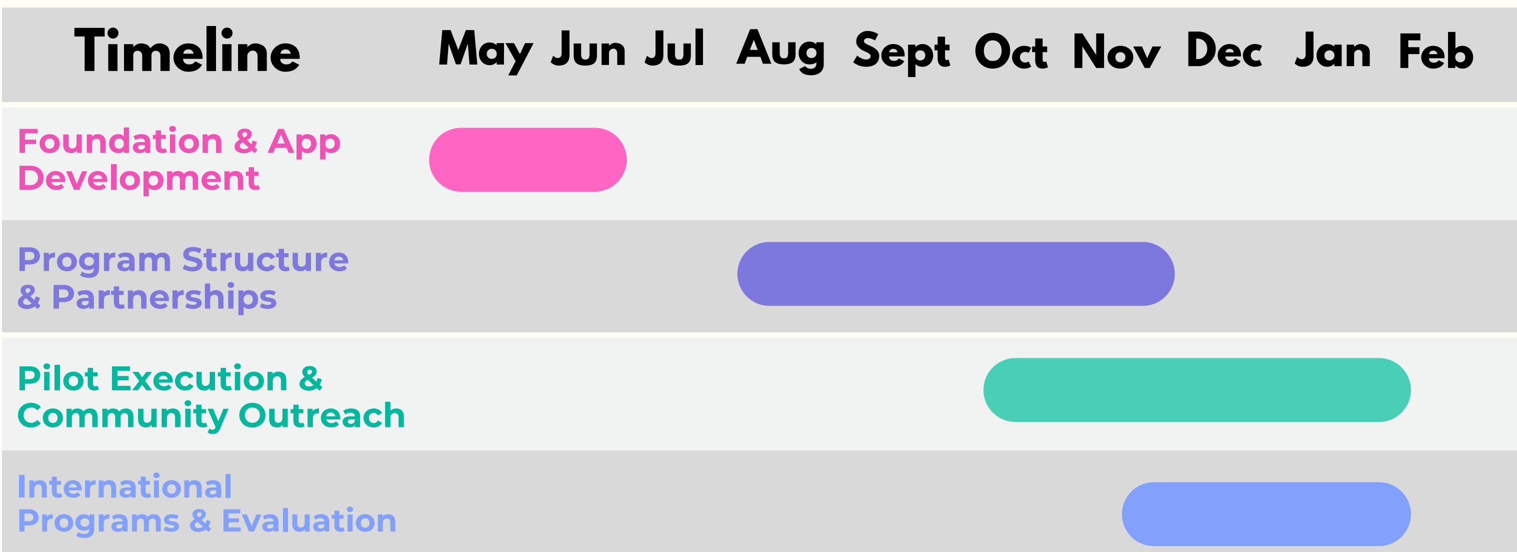
I. Executive Summary

RACI MATRIX

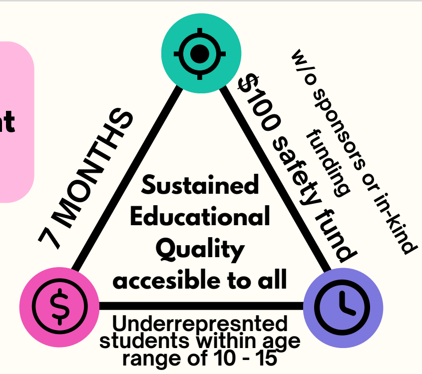
PROCESS	Project Manager	Technical Lead	Ambassadors	Advisor	International Outreach Coordinator
App Development	R A	R	C	I	I
Business Outreach	R A		R	C	
Resource Distribution	R A		R	I	R
Workshops	R A		R	C	
Resource Production	R A	R	I	I	I
Ethical Compliance	R A	R	R	C	C

R Responsible
A Accountable
C Consulted
I Informed

The RACI matrix is essential in managing EmpowerEd Finance by clearly defining roles across its global, multi-dimensional operations, ensuring accountability, coordination, and efficiency across all teams and regions.



Triple Constraint Model



Risk management was also integrated throughout the project to ensure consistent quality as EmpowerEd Finance scaled across schools, businesses, and international partners. Potential risks were identified early, **rated on a 1–5 threat scale**, and addressed through **standardized materials, clear ambassador training, and continuous feedback loops.** By planning for operational, resource, and learning risks in advance, the project was able to adapt quickly and protect both learning outcomes and overall impact.

BUDGET

Expense	Description	Expected Value	Actual Cost
Candy + Treats	Donated Halloween Candy for Workshops	$20.00	$0.00
Printing & Materials	Materials printed using school-provided printers and supplies.	$40.00	$0.00
Canva Pro	Used for Design/Branding; School offers for free	$30.00	$0.00
App Dev Tools	Coding and hosting completed using open-source platforms	$200.00	$0.00
Contingency Fund	Reserved for any unexpected project costs	$100.00	$100.00

I. Executive Summary

Execution

Execution focused on turning the project plan into action through coordinated rollout of the app, workshops, community partnerships, and international outreach. **The FundamentHer app** was developed, **tested by experts** across multiple countries, and refined through **beta testing** and classroom pilots before wider release. Financial literacy **workshops and the Teen Finance Ambassador program** delivered structured, measurable instruction using pre- and post-assessments to track learning growth. **The Money & Meals campaign** distributed fun resources through restaurants, school lunchrooms, and retail spaces, using QR codes and ambassador check-ins to track engagement. **International partnerships** with schools, banks, and community organizations in India expanded access to under-resourced students while maintaining consistent quality and oversight.

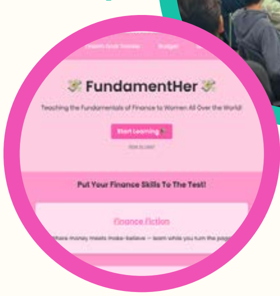
Monitoring and Controlling

Monitoring and controlling were used throughout the project to ensure quality, consistency, and measurable impact across all initiatives. **App analytics, workshop assessments, and QR engagement data** were reviewed regularly to track learning outcomes and user engagement. Teen Finance Ambassadors conducted **routine check-ins** at schools, restaurants, and partner locations, with **attendance and feedback logged** to maintain accountability. When issues or gaps were identified, content, pacing, and delivery methods were adjusted in real time to improve effectiveness and retention.

Evaluation of Key Metrics

International Outreach

Workshops



FundamentHer App

PARTNERED WITH **10** BUSINESSESS/ ORGANIZATIONS

59 AMBASSADORS

13 WORKSHOPS IN **8** SCHOOLS GLOBALLY

4 IMPOVERISHED AREAS PHYSICALLY REACHED

+400k STUDENTS REACHED

OVERALL REACH IN **160+** COUNTRIES

63 % IMPROVEMENT IN TEST SCORES

100% OF EMPOWERED'S GOALS ACHIEVED

Closing

Future projects should **focus on deeper data collection, stronger long-term partnerships, and expanded ambassador training to improve consistency, scalability, and impact measurement.** Additional emphasis on **digital tracking and follow-up surveys** will help better understand long-term retention and behavior change beyond initial engagement. **To extend impact, I am developing a gender neutral and disability friendly financial literacy app, creating a comic book for library distribution, securing school partnerships with support from the UGA Small Business Development Center, and introducing translated programming internationally through a fully funded exchange to Germany.**

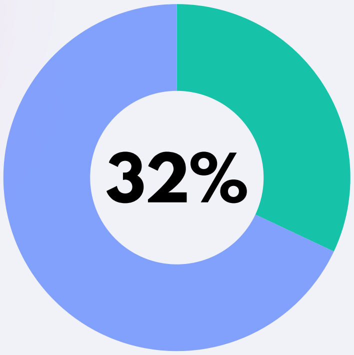
II. Initiating

A. Statement of the problem

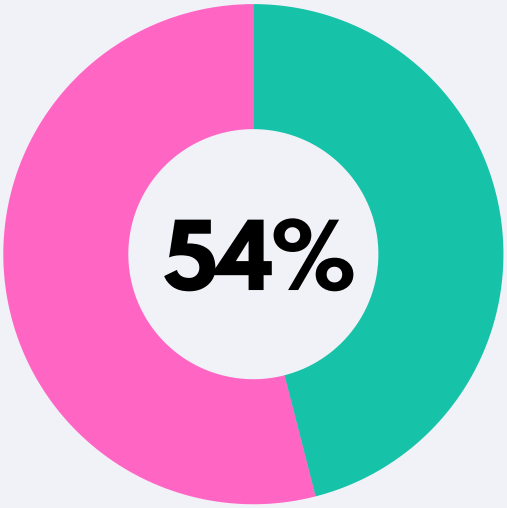
Financial literacy among youth is alarmingly low and continues to decline. According to the National Endowment for Financial Education (2024), **71 percent of teenagers feel unprepared to manage their finances, and nearly 60 percent of adults say financial stress negatively impacts their lives.** Yet, only **27 percent of U.S. middle schools include personal finance instruction** (Council for Economic Education, 2023).This lack of early financial education leaves students unprepared to make decisions about saving, credit, and spending as they approach independence.

Research from the University of London and NEFE shows that ages **10 to 15 are the most crucial years for developing financial reasoning and decision making skills.** During this time, students are old enough to understand real-world money concepts yet young enough to form positive lifelong habits. Without financial education at this stage, teens enter high school and adulthood without the confidence or skills to manage money responsibly.

The gap is even wider for girls and students from under-resourced areas. The FINRA Foundation (2023) found that **only 36 percent of teenage girls feel confident making financial decisions compared to 54 percent of boys**, while the OECD (2022) reported that **only 28 percent of girls in low- and middle-income countries demonstrate basic financial literacy versus 45 percent of boys. Youth from low-income families are also 40 percent less likely to receive formal financial education**, increasing their risk of debt and financial hardship.



of teens can't tell the difference between a credit card and a debit card



of students claim they feel unprepared to finance their futures

II. Initiating

B. Project Scope

Purpose

EmpowerEd Finance seeks to make financial education **free, inclusive, and empowering** for all. The project scope focuses on **students aged 10-15, primarily girls and youth from underprivileged families,** to ensure that every student has an **equal opportunity** to build a foundation of financial understanding before entering the workforce. We want to provide all the resources to quality personal finance education for no cost and develop a platform where girls feel comfortable to thrive in an essential subject that isn't as exposed to them. Additionally, EmpowerEd Finance focuses on creating **lesson plans that are truly engaging and even accessible in spaces outside the normal school setting and digitally** to depict personal finance as an essential skill rather than a subject. In order to create a lasting legacy, we also prepare students to begin teaching personal finance to even more kids.

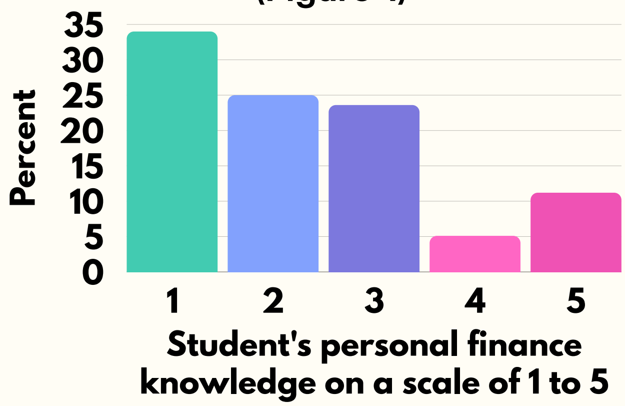
Rationale

The ages of **10 - 15 mark a key developmental period** where students are capable of grasping financial reasoning and forming lasting habits. But when **I sent out surveys to over 180 students within this age demographic, over 34% (figure 1) of the students reported that they had never received education covering personal finance before.** Additionally, **after having meetings with a *Canara Bank* (international banking company) manager and school PTSO presidents from India,** I realized how much bigger **this number was for underrepresented students, such as those who are female or from a more underprivileged background.** For these students, limited financial knowledge leaves a lasting impact on their ability to be financially independent. **Teaching students personal finance for free and at an early stage gives them the tools to save, plan, and build long-term stability,** creating a **pathway free of financial struggle**. Without access to such learning, inequality persists, and opportunities remain out of reach.

Mission Statement

Provide the building blocks to empower all kids develop a financially secure future for themselves, while breaking down gender and economic barriers.

(Figure 1)



Expected Benefits

- Through school workshops EmpowerEd will teach personal finance skills such as saving, budgeting and investing, in an engaging manner
- Girls' financial confidence will be built through the FundamentHer app track and relatable mentors.
- Free translated resources will be provided, targeting under-resourced youth to break the cycle of poverty by developing habits that promote financial independence and security.
- Community participation in fighting against the lack of financial literacy and its inequality will increase.

III. PLANNING AND ORGANIZING

A. Project Goals

The P.O.W.E.R. framework aligns with the PMI (Project Management Institute) Knowledge Areas, which emphasize integration, scope, time, cost, quality, communication, risk, and stakeholder management. By integrating these principles, EmpowerEd Finance ensures that each goal is well-defined, effectively executed, and continually evaluated. This structured approach transforms financial literacy outreach into a professionally managed initiative that is measurable, scalable, and sustainable. **(All goals have a deadline of February 2026)**

P

Partner

Build community collaborations that make financial literacy accessible and visible.

Goal: Partner with 5+ restaurants/businesses or organizations to bring real-world financial learning to family spaces and reach students .

O

Open Access

Ensure every student, regardless of background and geographic location, has access to free age-appropriate financial learning tools. Through translated Financial Literacy resources, web apps, and paper copies, EmpowerEd Finance supports both urban and rural students.

Goal: Expand our reach to at least 1000 students in over 4 countries and 3 under privileged areas

W

Women

Bridge the financial-confidence gap for girls through targeted, inclusive education. The FundamentHer app highlights relatable female mentors, goal-based lessons, and interactive challenges that build leadership and confidence.

Goal: Reach 500+ girls through gender-focused content

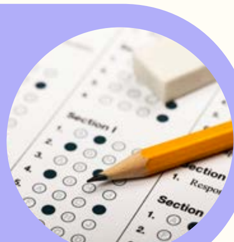
E

Educate

Deliver foundational financial literacy education to students aged 10 to 15 through creative, hands-on lessons and peer mentorship. The Teen Finance Ambassadors Program trains high-school leaders to educate others on personal finance.

Goal: **Certify 50 Teen Finance Ambassadors, who help conduct at least 7 workshops reaching 300 students**

R



Retention

At workshops, students will take pre-tests and post-tests to show how much information they retained from the curriculum EmpowerEd uses for all resources.

Goal: See at least a 40 % increase in scores from the pretest to the post test.

III. PLANNING AND ORGANIZING

B. Human Resource Management Plan

Aadhira Vivekanandan — Project Manager

Aadhira leads the overall vision and execution of EmpowerEd Finance. She oversees event logistics, partnerships, app development, and communications with schools and community organizations. As Project Manager, she coordinates outreach with ambassadors, maintains project documentation, creates worksheets, hosts workshops, and ensures alignment with the overall DECA guidelines and timeline.

Strengths: Leadership, organization, creative strategy, and communication.

Katie Urbanovitch ~Advisor~

Mrs.U supports Aadhira in establishing connections with educators, coordinating workshop scheduling, and ensuring content aligns with school curriculum needs.

Strengths: Educational outreach, partnership coordination, and mentorship.

Shreya Nambiar ~Technical Lead~

Shreya helps develop the FundamentHer app and create interactive learning modules and features.

Strengths: Coding, UI/UX design, innovation, and problem-solving.

Ambassadors

A team of 59 certified ambassadors supports project expansion and engagement.

Strengths: Outreach, leadership, and peer education.

Sindhumathi Selvaraj

Working as a Canara bank manager in India, Mrs. Selvaraj has many connection to school in rural areas. Because of this she can assist in international outreach.

Strengths: Communications and Educational Outreach

Many people supported EmpowerEd Finance along the way, and despite having no formal titles, their contributions made the greatest difference.

Special Mentions:
Rajendra Schools PTSO President
Navarasam Schools PTSO President
Mary Robinson Carter
Thomas Balsano

RACI MATRIX

PROCESS	Project Manager	Technical Lead	Ambassadors	Advisor	International Outreach Coordinator
App Development	R A	R	C	I	I
Business Outreach	R A		R	C	
Resource Distribution	R A		R	I	R
Workshops	R A		R	C	
Resource Production	R A	R	I	I	I
Ethical Compliance	R A	R	R	C	C

R — Responsible
A — Accountable
C — Consulted
I — Informed

The RACI matrix was essential in managing EmpowerEd Finance by clearly defining roles across its global, multi-dimensional operations, ensuring accountability, coordination, and efficiency across all teams and regions.

III. PLANNING AND ORGANIZING

C. Schedule

i. Milestones

01 Foundation & App Development

EmpowerEd Finance will establish the foundation of the project through research-driven design and early validation. Survey data and needs assessments will guide the development and refinement of the **FundamentHer financial literacy app**. The app will undergo **asynchronous beta testing** and professional **review by 10+ experts** across multiple global regions to ensure usability, accessibility, and instructional accuracy.

02 Program Structure & Partnerships

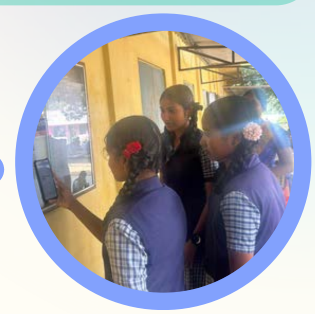
The project will formalize its operational structure, including finalized branding, lesson frameworks, and workshop toolkits. EmpowerEd Finance will recruit and train **50+ Teen Finance Ambassadors**, preparing them for peer-led instruction and outreach. During this phase, the project will **secure corporate and community sponsorships and establish partnerships with schools, banks, and organizations** to support upcoming implementation.

03 Pilot Execution & Community Outreach

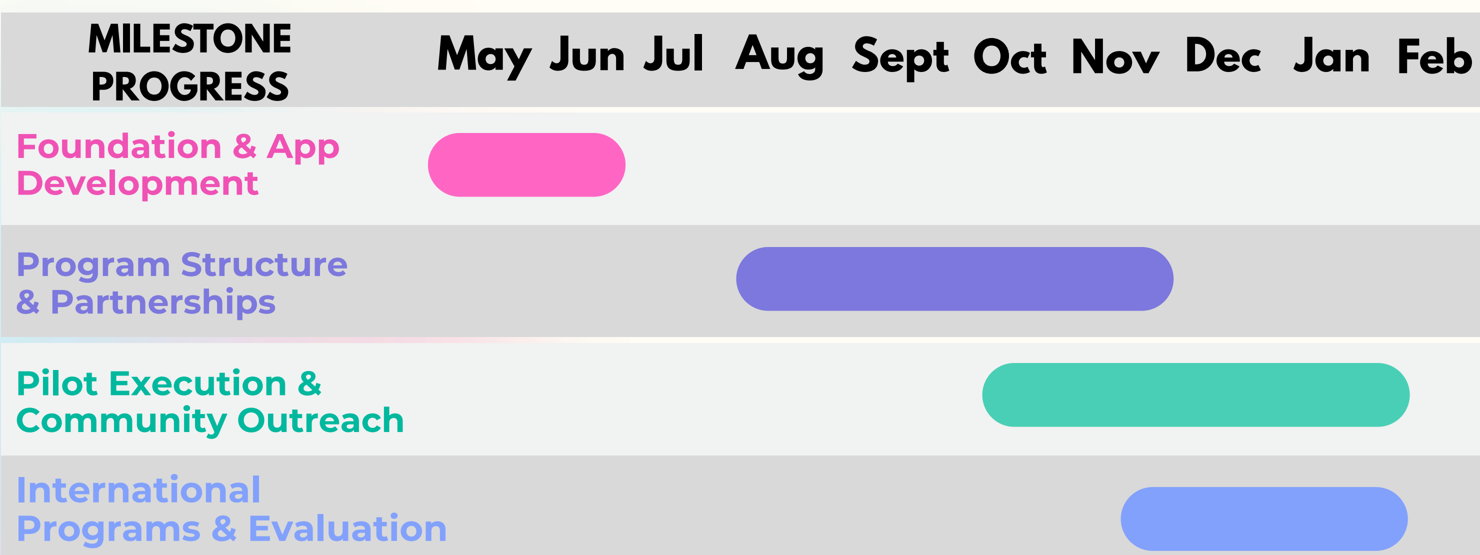
EmpowerEd Finance will begin active implementation across school and community settings. This includes delivering structured school-based workshops and launching the **Money & Meals Campaign in 3–5 restaurants/cafés and at least one school lunchroom.** We'll distribute **financial literacy worksheets and QR-linked resources** to test engagement, logistics, and retention, and use the feedback to refine execution.

04 International Programs & Evaluation

The project will expand internationally by implementing **school-based financial literacy programs in India**, supported by **translated materials and local partnerships**. EmpowerEd Finance will also launch its **central project website** to consolidate resources and updates. This phase will focus on comprehensive monitoring and evaluation, analyzing assessments, app analytics, ambassador reports, and survey data to measure outcomes and retention.



ii. Timeline



D. Quality Management

MONEY & MEALS CAMPAIGN

Quality will be managed using a Plan–Do–Check–Act (PDCA) cycle to ensure consistency across all restaurant locations. Materials and QR-linked resources were refined based on real-world usage and partner feedback.

- QR engagement and worksheet usage reviewed weekly
- Ambassador-led check-ins with restaurant staff
- Content adjusted based on customer interaction patterns

TARGET KPIS:

5+ RESTAURANTS • REACH 500+ PEOPLE

FUNDAMENTHER APP

The app will follow an Agile, iterative improvement model supported by expert review from various geographical locations and user testing to maintain usability and learning effectiveness.

- Sprint-based updates will be informed by analytics and expert input
- User Acceptance Testing will be conducted prior to major releases
- Retention and module completion will be monitored continuously

TARGET KPIS:

4/5 RATING FROM FEEDBACK FORMS • ZERO CRITICAL BUGS PER RELEASE

LEAARNING DELIVERY

Workshops will apply a Total Quality Management (TQM) approach to ensure consistency, engagement, and measurable outcomes across facilitators and locations. Teen Finance Ambassadors will support delivery and quality assurance through structured facilitation, monthly check-in meetings, and documented participation.

- Pre-tests and post-tests will measure learning growth
- Monthly ambassador meetings and volunteer forms will track attendance, reflections, and implementation feedback
- Number of raffle treats distributed during workshops will measure student engagement during workshops

TARGET KPIS:

5+ WORKSHOPS • AMBASSADOR PARTICIPATION IN 3+ INITIATIVES • ≥40% LEARNING GROWTH • 70% STUDENT ENGAGEMENT

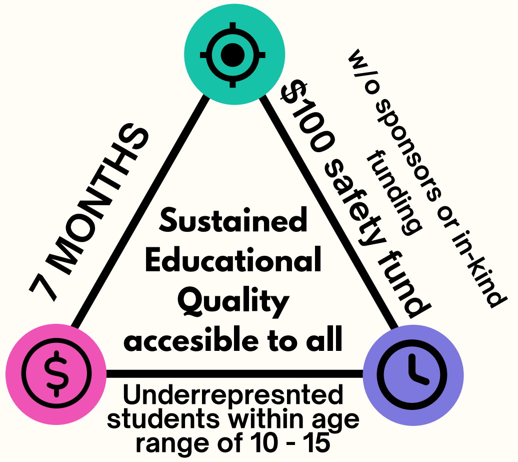
INTERNATIONAL OUTREACH

International outreach will follow a local validation and quality assurance model to ensure financial literacy resources are accurate, culturally appropriate, and accessible across regions. Digital delivery will be prioritized to expand reach while maintaining consistent learning standards.

- Translated materials will be reviewed by local banking professionals and educators
- Digital access and engagement will be monitored across participating countries
- Feedback from international partners will guide revisions and localization

TARGET KPIS:

DIGITAL OUTREACH IN 10+ COUNTRIES • REACH 3+ UNDERPRIVILEGED AREAS



Using the **Triple Constraint Model**, we balanced scope, time, and resources to maintain consistent quality across all EmpowerEd Finance initiatives. By clearly defining deliverables, setting structured timelines for evaluation, and leveraging expert advisors and trained ambassadors, we ensured high-impact outcomes without exceeding resource limitations. This model allowed us to scale responsibly while preserving educational accuracy, accessibility, and student engagement.

III. PLANNING AND ORGANIZING

E. Risk Management

To keep EmpowerEd Finance running smoothly as it scaled across schools, restaurants, and countries, we actively tracked risks throughout the project instead of waiting for issues to appear. Each risk was rated on a 1-5 threat scale based on how likely it was to happen and how much it could affect learning quality, timelines, or consistency. Regularly reviewing these risks helped us plan ahead, adjust quickly, and protect the overall quality and impact of the program as it continued to grow.

Threat

1 low — high 5

RISK 1: OPERATIONAL INCONSISTENCY ACROSS GLOBAL PARTNERS — 5

Potential Impact:Differences in time zones, school calendars, and resource levels between U.S. and India partners may create scheduling delays or uneven program execution.

Mitigation Strategy: EmpowerEd maintains a RACI Matrix (Responsible, Accountable, Consulted, Informed) for all cross-regional teams. Localized coordinators in India oversee asynchronous delivery through translated modules and standardized digital kits, ensuring equal learning outcomes across all partner sites.

RISK 2: DEPENDENCE ON EXISTING DECA AND PARTNER RESOURCES — 5

Potential Impact: EmpowerEd Finance currently operates with logistical and material support from our DECA chapter and partner organizations. While this enables cost efficiency, it presents a sustainability Risk-if partner capacity or chapter funding decreases, future initiatives could face delays or scaling limitations.

Mitigation Strategy: A contingency plan diversifies support streams through community collaborations. A Resource Dependency Tracker is also maintained to monitor reliance ratios quarterly

RISK 3: AMBASSADOR NETWORK QUALITY CONTROL — 3

Impact: With 59 ambassadors leading workshops, inconsistent teaching quality or messaging could cause variations in learning impact.

Mitigation Strategy: Quarterly skill audits and refresher workshops are led by project mentors using a standardized Performance Evaluation Checklist. Survey data and observation notes inform individualized coaching plans to maintain consistent delivery standards.

RISK 4: INFORMATION OVERLOAD FOR STUDENTS — 2

Potential Impact: Presenting too many financial concepts simultaneously through workshops, the app, and restaurant activities could lead to diminished retention and learner fatigue.

Mitigation Strategy:
Lesson design follows Cognitive Load Theory, capping sessions at three key learning objectives. Constant skills check activities are completed within the lesson to ensure retention.

F. Budget

Expense	Description	Expected Value	Actual Cost
Candy + Treats	Donated Halloween Candy for Workshops	$20.00	$0.00
Printing & Materials	Materials printed using school-provided printers and supplies.	$40.00	$0.00
Canva Pro	Used for Design/Branding; School offers for free	$30.00	$0.00
App Dev Tools	Coding and hosting completed using open-source platforms	$200.00	$0.00
Contingency Fund	Reserved for any unexpected project costs	$100.00	$100.00

TOTAL ESTIMATED VALUE: $390.00
TOTAL ACTUAL COST: $0.00

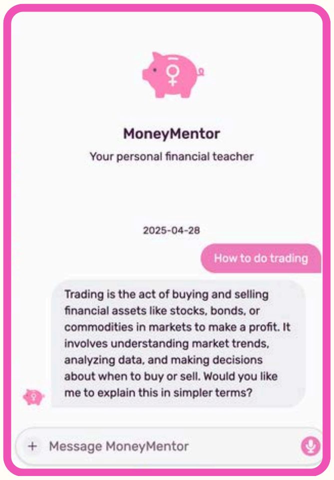
EmpowerEd Finance operates as a fully in-kind initiative supported by volunteers, DECA chapter resources, and school-provided tools. All materials, software, and printing are covered through academic licenses and partner support, allowing us to focus on program quality and outreach rather than fundraising. While we maintain a small $100 contingency reserve for flexibility, besides that the project operates sustainably at zero net cost, reflecting efficient resource use and responsible financial management.

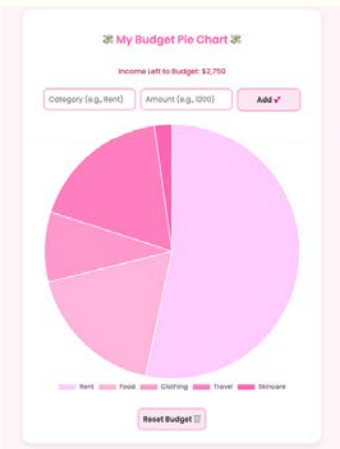
IV. EXECUTION

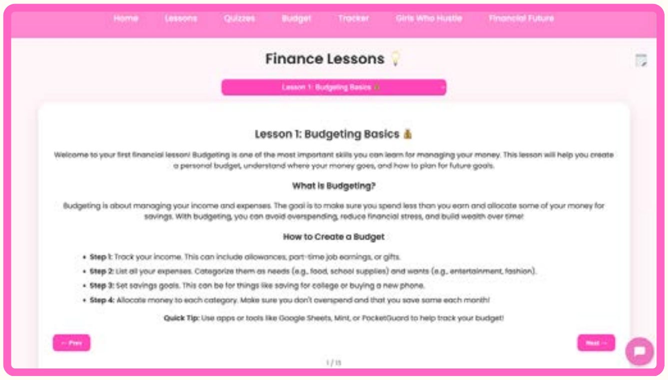
Overall Execution Approach

EmpowerEd Finance was executed as a student-led, community-based initiative managed by a single project lead and supported by volunteers, advisors, and partner organizations. Rather than relying on fundraising or paid infrastructure, execution focused on building scalable systems that could operate across schools, restaurants, and international communities with minimal cost. Work was organized around clearly defined deliverables, external validation checkpoints, and real-world testing before expansion. Every major component was reviewed, piloted, refined, and then scaled to ensure quality and sustainability. (View Appendix for Proof of Activities)

Financial Literacy App Development







The FundamentHer **app was developed as an accessible, student-centered learning tool focused on financial confidence, especially for girls ages 10 to 15**. App features include a l**esson plan with 13 modules, budget and goal trackers, interactive challenges, an AI Mentor, academic and personality quizzes, flashcards, pages including inspiring stories from around the world, and also page to help plan your future.** Throughout development, usability and clarity were prioritized to ensure the app could function both independently and as a classroom companion. Before broad release, the app underwent extensive testing and validation. **Experts** in education, finance, and youth development **from over ten international cities reviewed the app** for accuracy, age appropriateness, and clarity. In addition to expert review, **342 students participated in asynchronous beta testing**, providing insight into engagement patterns, completion rates, and usability issues. **Face-to-face testing was also conducted in more than seven classrooms**, allowing for direct observation of how students interacted with the app in real learning environments. A major milestone in execution occurred when FundamentHer was recognized by Technovation as **one of the nation's top ten youth-developed apps**. Through Technovation's global platform, the project gained access to an established network **reaching over 300,000 girls across 160+ countries, supported by more than 80,000 mentors, volunteers, and alumni worldwide.** Because Technovation distributes updates and featured projects through its global newsletter and platform, the app's exposure expanded significantly. Our app was also featured in the rest of our initiatives, bringing the **estimated global reach of EmpowerEd Finance to over 400,000 individuals across more than 160 countries**.

Lesson Plan Development and Professional Validation

To ensure instructional quality beyond the app, **structured lesson plans were developed to support workshops, schools, and independent learning.** These lessons were reviewed and refined through direct consultation with financial professionals. A contributor to this process was Mary Robinson Carter, **a financial advisor with Merrill Lynch, who gave great advice to prioritize teaching investing to students, as it can also help them learn how to grow their money.** Her input helped create lessons that actually impact students. **Additional validation occurred through collaboration with school PTSO presidents and banking professionals in India, including a meeting with a female branch manager from Canara Bank.** This review focused specifically on translated materials, cultural relevance, and clarity for students with limited prior exposure to financial education. Feedback from these professionals helped ensure that lessons remained accurate while also being culturally and linguistically accessible.

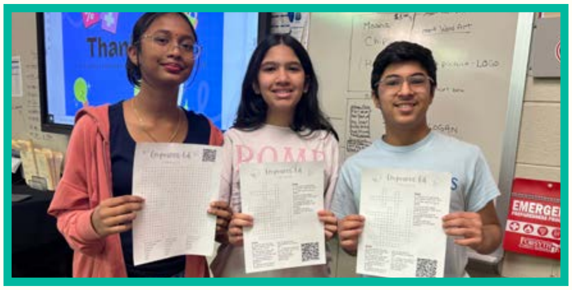
IV. EXECUTION

School Workshops and Measured Learning Outcomes

Direct instruction was delivered through **in-person workshops across 3 schools** to ensure the project resulted in measurable learning, not just exposure. Each **workshop followed a consistent instructional structure that included a diagnostic pre-test, interactive lesson activities, and a post-test** aligned directly to the learning objectives. **Activities included budgeting simulations, needs versus wants exercises, and personality-based financial decision games** to maintain engagement. This structured delivery model allowed learning gains to be measured consistently. **Across workshops, students demonstrated an average score increase of 63 percentage points from pre-test to post-test, with 86 percent of participants scoring 90 percent or higher on post-assessments.** These results validated both lesson quality and instructional effectiveness and became a key performance indicator for continued implementation. (**Reference Appendix for Lessons**)

Workshop at South Forsyth Middle School

Ambassador Check - In Meeting



Canteen Outreach Ambassadors

Teen Finance Ambassador Program

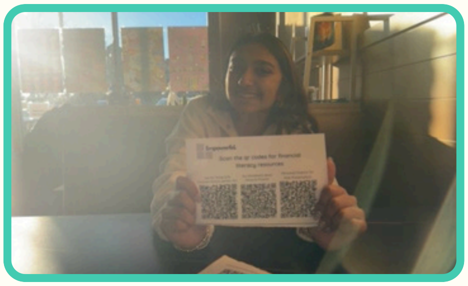
To scale delivery beyond a single facilitator, a Teen Finance **Ambassador Program was launched with over 50 student ambassadors from over 10 different schools.** Ambassadors were **trained to support workshops, promote app usage, assist with community partnerships, and collect feedback from implementation sites. Monthly meetings** were held to review progress, align goals, and address challenges. Attendance and **participation were tracked through structured volunteer forms** and shared spreadsheets to maintain accountability. **Ambassadors played an active role in maintaining consistency across locations by conducting check-ins at partner sites, reporting material usage, and relaying feedback from students, staff, and community members.** This created a continuous feedback loop where insights from the field informed updates to lessons, materials, and distribution methods.

Money & Meals Community Distribution Campaign

The Money & Meals campaign was executed as a **micro-distribution model designed to bring financial literacy into everyday environments. Worksheets featuring financial games and QR codes linking to digital resources were placed in 3 school canteens and partnered restaurants.** Initial rollout was intentionally treated as a pilot to test logistics, engagement, and sustainability before broader expansion. **Partnerships included Dunkin, Rajni Restaurant, Le Macaron, Starbucks, Pearls Tea, Bahama Buck's, and Rocket Fizz. These places were chosen based on their low prices or ability to attract girls.** Ambassadors monitored distribution through regular checks and recorded pickup rates to assess engagement. **QR codes provided a digital access point, allowing families to connect directly to the app and supporting resources. A unique and strategic placement also occurred in a Sephora. This location was selected intentionally due to its strong overlap with young female audiences, a group identified during early research as facing confidence gaps in financial decision making.** This placement extended the campaign beyond traditional education spaces and reinforced the relevance of financial literacy in real spending environments. Using publicly available foot traffic data for the retail center where several locations are clustered, **estimated exposure reached over 10,000 individuals within the first two weeks of implementation and around 5000 more with every restock.** This estimate was based on conservative assumptions of visitor flow and storefront visibility, supported by restock frequency and QR engagement signals. (**Reference Appendix for Worksheets and Outreach Calculations**)

IV. EXECUTION

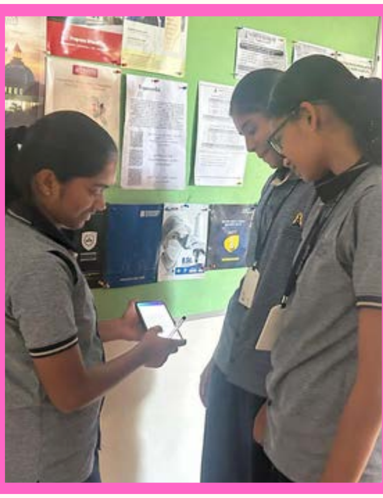
LeMacaron Employee with Worksheet



Ambassadors Completing Resource Checks at partner Cafes/Restaurants

International School Outreach and Corporate-Supported Impact in India

International execution focused heavily on India, where access to financial literacy resources is limited in certain communities. **Through coordination with Canara Bank, translated resources and QR-linked materials were placed in schools that they provided banking services to.** Overall, **we reached 1 private girls-only school, 2 under-resourced girls' schools, and 2 under-resourced co-ed schools.** This placement reduced access barriers by delivering resources directly within trusted community institutions. **Further outreach was enabled through RP Constructions, which facilitated access to additional underprivileged schools. In these communities, where it is often discouraged for women to manage or earn money independently, financial literacy instruction was paired with opportunity. Students first received structured financial education, after which select girls demonstrating academic excellence and interest in continued education received sponsored financial support (varied upon needs) and a certificate.** This approach reinforced the connection between knowledge, confidence, and long-term economic security.

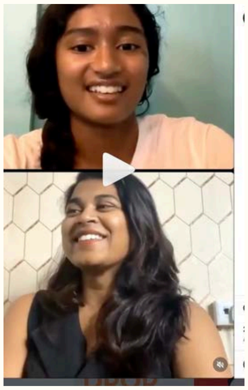


View Appendix for further pictures

Communications, Visibility, and Public Engagement

To maintain consistent communication and resource access, a **project website was launched using Canva and served as a central hub for app access, lesson materials, updates, and translations.** This ensured families and educators could access resources beyond workshops and events. **Public visibility was further expanded through an interview with Creative Commune, an organization based in India.** During this interview, the project's origins, purpose, and emphasis on financial education for girls were discussed. While the **reach was modest at 392 viewers, the interview provided meaningful international exposure and reinforced credibility within youth-led education spaces.**

Website



Interview with Creative Commune

V. MONITORING AND CONTROLLING

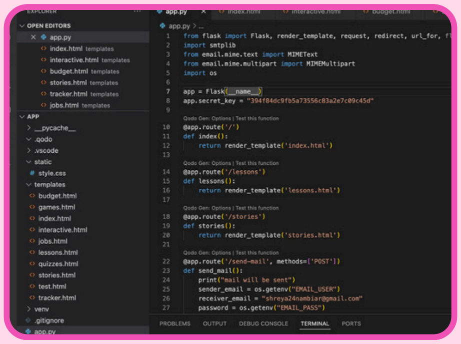
A. Monitoring

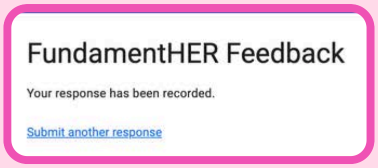
Schedule Monitoring

Project timelines were tracked using a master schedule aligned with monthly milestones. Progress was reviewed weekly to ensure workshops, partnerships, and resource distribution stayed on pace. Overall the final timeline matched our initial Gantt Chart successfully.

App Performance Monitoring

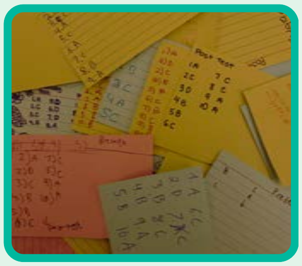
User engagement and learning outcomes were monitored through in-app analytics, post-use surveys, and consistant beta testing beta testing. Data points included lesson completion, quiz accuracy, and session duration. Trends informed updates to content pacing and difficulty.





Average rating (4.53)

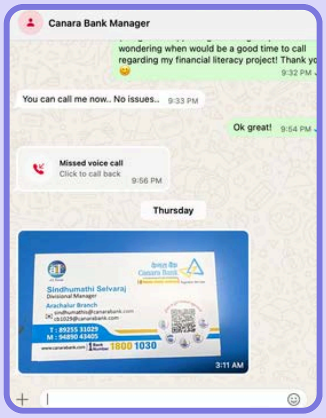
Workshop Quality Monitoring

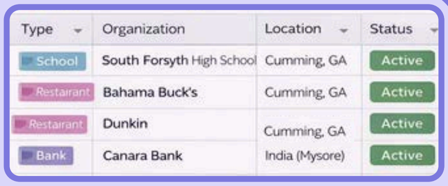


Each workshop followed a consistent assessment structure using pre- and post-tests aligned directly with lesson objectives. Instructor observations and notes were reviewed after every session to identify areas for clarification, pacing adjustments, or improved activities.

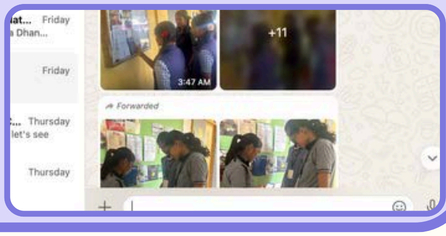
Contact and Partnership Tracking

Centralized spreadsheets were used to manage all schools, restaurants, banks, and international partners. Each contact was tagged by location, partnership status, and follow-up timeline, creating a clear system for accountability and continuity. This structure ensured smooth coordination and prevented communication gaps, even though the project was managed independently. Main channels of communications were WhatsApp.

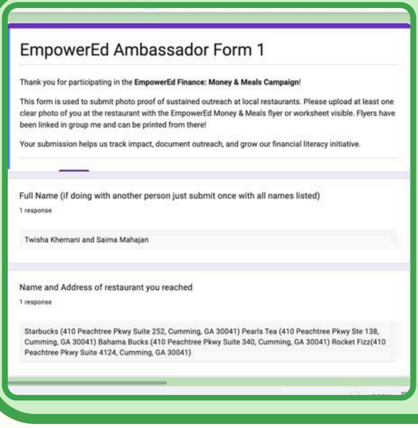


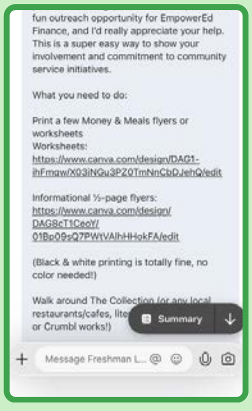


Type	Organization	Location	Status
School	South Forsyth High School	Cumming, GA	Active
Restaurant	Bahama Buck's	Cumming, GA	Active
Restaurant	Dunkin	Cumming, GA	Active
Bank	Canara Bank	India (Mysore)	Active



Ambassador Check-Ins and Field Monitoring





Teen Finance Ambassadors conducted scheduled check-ins at restaurants, schools, and partner locations to ensure consistent implementation. During visits, ambassadors confirmed worksheet availability, QR code visibility, and staff awareness of the materials. Feedback from each location was logged after every visit, helping track engagement levels and identify locations that needed restocking or follow-up support. All communications to Ambassadors were done via Group Me.

V. MONITORING AND CONTROLLING

B. Controlling

Throughout execution, several challenges emerged as the project expanded across schools, restaurants, and international partners. Each issue was addressed using corrective actions aligned with our risk management and quality control strategies to keep the project on track without compromising impact.

Issues Encountered:

01 Early beta testing revealed that some lessons were too text-heavy for younger users.

02 Differences in school calendars and partner availability caused delays in workshop scheduling.

03 With the project primarily managed independently, there was a risk of bottlenecks during peak execution periods.

04 Data was collected from multiple sources including app analytics, surveys, workshops, and ambassador reports, creating a risk of inconsistency.

05 In early sessions, some students disengaged during longer instructional segments.

06 In some locations, worksheets were taken quickly, leading to gaps between restocks.

Solution Provided:

01 Based on analytics and tester feedback, lessons were simplified, visuals were added, and interactive elements were expanded. Updates were rolled out through iterative testing cycles before broader use.

02 Flexible delivery options were introduced, including multiple workshop dates and asynchronous resource access through QR-linked materials and the app. This reduced dependency on a single schedule.

03 Responsibilities were delegated strategically to ambassadors, including restaurant check-ins, workshop logistics, and feedback collection. This distributed workload while having centralized oversight.

04 All data was consolidated into structured spreadsheets with consistent naming and tagging conventions. This ensured accurate tracking of progress and outcomes.

05 Workshops were restructured to include shorter segments, interactive games, and movement-based activities. This improved attention and retention, reflected in post-test scores.

06 Restock schedules were adjusted based on usage patterns, and high-performing locations were prioritized for additional material drops.

VI. CLOSING THE PROJECT

A. Evaluation of Key Metrics

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Project success was evaluated by measuring outcomes directly against the original goals for reach, learning impact, and program scale. The goal to partner with five or more businesses/organizations was exceeded by 5 more. The Money & Meals campaign, which placed financial literacy worksheets and QR-linked resources in high-traffic community spaces, reached over 10,000 individuals based on restock rates, QR engagement, and conservative foot-traffic estimates. The objective to reach at least 1,000 students across multiple countries, with a focus on girls and confidence-building, was met through in-person workshops in India delivered across multiple schools, including 4 underprivileged communities, reaching over 1,500 students of which 1000 were girls. In addition, recognition through Technovation significantly expanded digital visibility, bringing EmpowerEd Finance to an estimated reach of over 380,000 girls and professionals across more than 160 countries through its global network and communications. The goal to certify 50 Teen Finance Ambassadors and host at least 7 was achieved through structured training, monthly meetings, and coordinated outreach, enabling the program to scale beyond a single facilitator. Workshops reached 300+ students. Instructional effectiveness exceeded expectations, with pre- and post-assessments showing an average score increase of 63 percent and 86 percent of students scoring 90 percent or higher on post-tests. Collectively, these results confirm that EmpowerEd Finance met or surpassed its original goals while delivering measurable learning outcomes, broad community reach, and a scalable model for financial literacy education.

PARTNERED WITH
10
BUSINESESS/ ORGANIZATIONS

59
AMBASSADORS

13
WORKSHOPS IN
8
SCHOOLS GLOBALLY

IN PERSON CONTACT IN
4
UNDERPRIVILLEGED AREAS

+400k
STUDENTS REACHED

OVERALL REACH IN
160+
COUNTRIES

63 %
IMPROVEMENT IN TEST SCORES

100%
OF EMPOWERED'S GOALS + KPI s ACHIEVED

VI. CLOSING THE PROJECT

B. Lessons Learned

Initiating

A key lesson from the initiating phase was the **importance of clearly defining the problem** before designing a solution. Early surveys and conversations revealed that students, especially girls, wanted financial education but lacked engaging and accessible resources. Taking time to understand this gap ensured the project addressed a real need rather than making assumptions.

Planning and Organizing

During planning, it became clear that **strong structure** is essential when managing a large, volunteer-driven project. **Creating standardized lesson plans, ambassador roles, timelines, and tracking systems early** made later execution more efficient. Without this upfront organization, scaling across schools, restaurants, and countries would have been difficult to manage consistently.

Execution

The execution phase **reinforced the value of testing and iteration.** Beta testing the app, piloting workshops, and running small-scale community rollouts allowed issues to be identified and fixed quickly. **Implementing the project in phases** (our milestones) rather than all at once helped maintain quality while expanding reach.

Monitoring and Controling

A major lesson from monitoring and controlling was that **data and regular check-ins drive better decisions.** Pre- and post-tests, app analytics, ambassador reports, and monthly meetings provided clear insight into what was working and what needed adjustment. Actively reviewing this information allowed the project to stay on track and continuously improve outcomes.

VI. CLOSING THE PROJECT

C. Recomendations For Future Projects

LONG-TERM IMPACT TRACKING

01 While pre- and post-assessments effectively measured short-term learning gains, future projects should **include delayed follow-up surveys or refresher assessments.** This would help evaluate long-term retention of financial concepts and better understand how students apply what they learned over time.

EXPANDED LEADERSHIP STRUCTURE

02 As the project scaled, much of the coordination relied on centralized oversight. **Future iterations would benefit from assigning regional or functional ambassador leads to manage workshops, community outreach, or international partnerships**. This would improve efficiency, accountability, and sustainability.

DEEPER COMMUNITY INTEGRATION

03 Although partnerships with restaurants, banks, and schools were successful, future projects could strengthen these relationships by **formalizing recurring programming**. This may include rotating lesson themes, seasonal campaigns, or co-hosted events that keep partners engaged beyond initial implementation.

ENHANCED DIGITAL FEEDBACK LOOPS

04 Future versions of the app and workshops could integrate **more built-in feedback checkpoints, such as short reflection prompts or optional follow-up challenges**. This would allow for faster iteration and more personalized learning experiences based on user behavior.

UPCOMING WORK

To extend engagement beyond short-form lessons, I am **developing a gender-neutral, accessibility-focused financial literacy app** (<u>View Appendix for App</u>) designed for students of all backgrounds, including those with disabilities. At the same time, I am creating a **financial literacy comic book** to teach key concepts through storytelling, with plans to distribute it across **all seven Forsyth County public libraries**. With support from the **University of Georgia Small Business Development Center**, I also will be implementing **year-round financial literacy programming in schools**. Through a **fully funded** academic exchange to **Germany** (thanks to the Halle Foundation) this summer, I will be introducing **translated financial literacy programming** in Europe.

VII. Bibliography

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- **Link: https://www.nefe.org/news/2025/04/poll-majority-of-us-adults-want-financial-education-in-high-schools.aspx nefe.org**

- **NEFE - Poll: "Financial Education Considered an Essential Subject" October 1, 2025.**
- **Link: https://www.nefe.org/news/2025/10/poll-financial-education-considered-an-essential-subject.aspx nefe.org**

- **NEFE - "Making the Case for Financial Education" (general overview of positive impacts of financial-education programs).**
- **Link: https://www.nefe.org/about/making-the-case-for-financial-education/default.aspx nefe.org**

- **FINRA Foundation - Issue Brief "Gender, Generation and Financial Knowledge: A Six-Year Perspective." (discusses gender confidence gaps)**
- **Link: https://www.finrafoundation.org/sites/finrafoundation/files/2024-10/Issue-Brief-Gender-Generation-and-Financial-Knowledge-A-Six-Year-Perspective_0_0_0_0.pdf finrafoundation.org**

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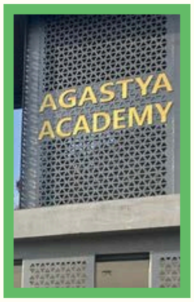
- **Junior Achievement USA – New Research Shows the Majority of Teens Feel Unprepared to Finance Their Futures.**
- **Link: https://jausa.ja.org/news/press-releases/new-research-shows-the-majority-of-teens-feel-unprepared-to-finance-their-futures jausa.ja.org**

- **The Collection at Forsyth – About the Collection at Forsyth (Annual Visitor Traffic).**
- **Link: https://www.thecollectionforsyth.com/about**

VIII. Appendix

Additional International Outreach Pictures



Money Meals Outreach Calculations

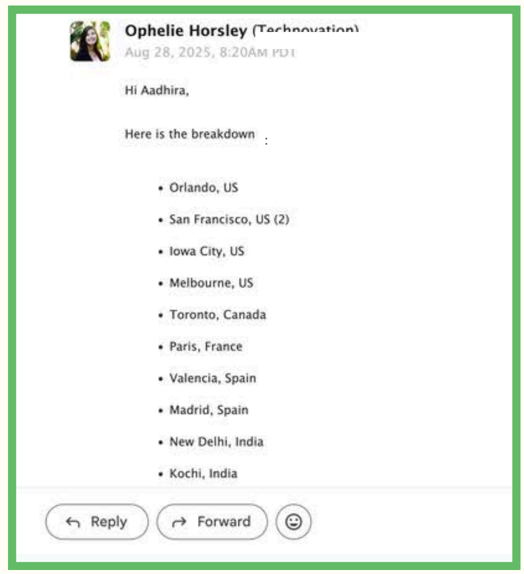
- The Collection @ Forsyth reported annual visitors: 5,000,000+
- Daily average: 5,000,000 ÷ 365 ≈ 13,700 visitors/day
- Two-week window: 13,700 × 14 ≈ 191,800 potential exposures
- Conservative engagement slice (5%): ≈ 9,590 exposures
- Plus staff-room access, repeat visitors, and worksheet take-rate → 10,000+ is a reasonable, conservative estimate

VIII. Appendix

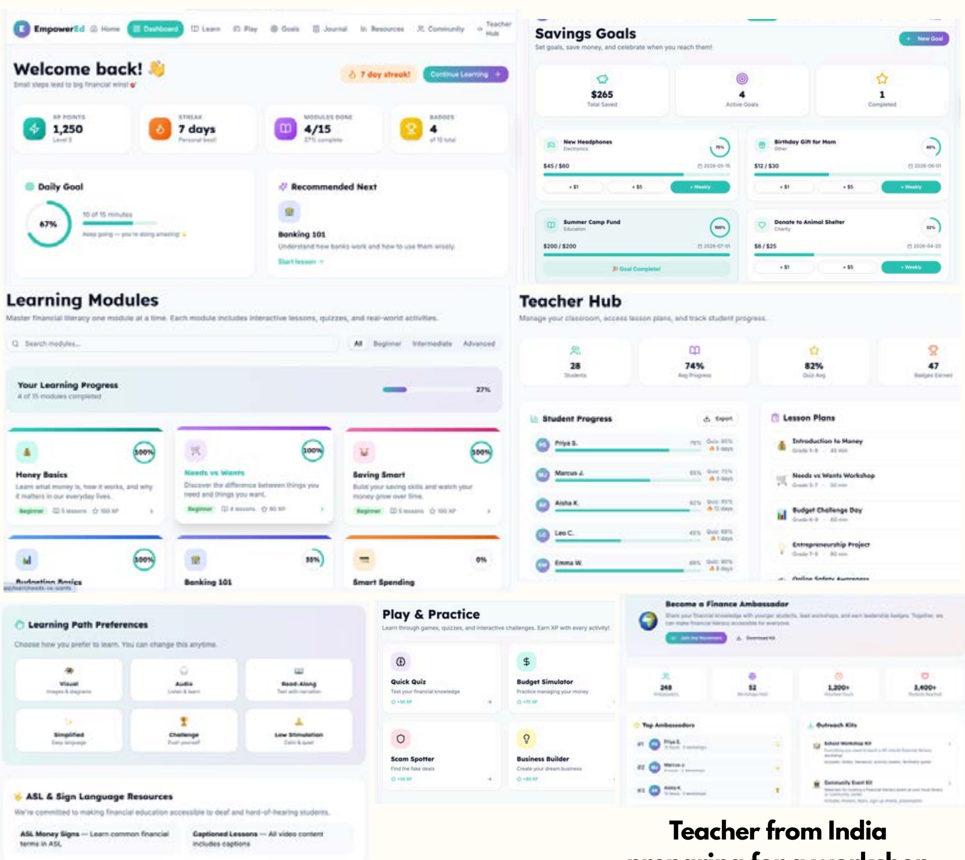
Workshop Slides

Informational Half Pagers

Global Expert Outreach



New App in Development (Reference pg.18)



Translated Resources

Teacher from India preparing for a workshop

Technovation Organization Recognizing FundamentHer

United States	
Headline Heroes	*FundamentHer*

Technovation Reach Statistics

300,000 students across 160+ countries

Global network of over 80,000 mentors and volunteers