



**FINANCIAL LITERACY PROJECT**

# **BRIGHT BEGINNINGS**

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# I. EXECUTIVE SUMMARY

## PROBLEM

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



## OUR PROJECT

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



F

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E

### FUNDRAISING

Raise at least  
\$2,000

Met our goal by:

**238%**

Raised \$6955.07

Gain 1 sponsorship

Met our goal by:

**300%**

Gained 3 sponsors

### INNOVATION

Develop 1 unique  
finance game

Met our goal by:

**100%**

Developed the  
MoneyMosaic board game

85% satisfaction rate from 15  
educators

Met our goal by:

**80%**

Received a satisfaction  
rate from 12 educators

### REACH

Distribute our All Things  
Finance workbooks to 2  
countries

Met our goal by:

**200%**

Sent over 1000  
copies to 4 countries

Contact 50 DOEs

Met our goal by:

**100%**

Reached all state  
Departments of Education

### EDUCATION

Observe 50% increase  
in test scores

Met our goal by:

**130%**

Assessment scores  
rose from 10% to 90%

80% teacher satisfaction

Met our goal by:

**100%**

Every teacher gave positive  
feedback



# HIGHLIGHTS

## WEBSITE

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

## EDUCATORS' REVIEWS

Mrs. Minich



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

Mrs. Berry



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

Mrs. Fletcher



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

## PRODUCTS

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

## FUNDRAISING

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

## WORKSHOPS

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

## COLLABORATION



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



Established partnership with Skipping Stones for workbook distribution in the US

Featured in TEP SA newsletter and podcast; reached thousands of schools



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

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



# TIMELINE

## OCTOBER 2024

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

## DECEMBER 2024

Host Surya Cultural Showcase Event; connect with libraries

## FEBRUARY 2025

Brainstorm Ribbit app

... AND ONWARD

SEP

OCT

NOV

DEC

JAN

FEB

MAR

## SEPTEMBER 2024

Planning fundraiser; creating website resources; host workshops

## NOVEMBER 2024

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

## JANUARY 2025

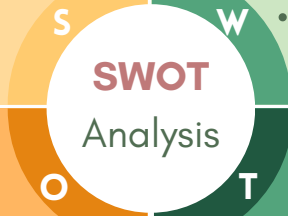
Distribute books; finished creating board prototype; started product review

## MARCH 2025

Began app development and began product testing

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

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



- Delays in Product Development
- Dependence on Fundraising
  - Cultural Adaptation Challenges
- Retention Issues with Young Learners
- Reduced Public Education Funding
- Insufficient awareness of resources and events



12,420 REACHED



9,872 REACHED



815 REACHED

## FUTURE PROJECTS



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