



# Bienestar

Building housing, hope and futures

**FINANCIAL FITNESS FOR LIFE YOUTH EDUCATION  
OUTCOME REPORT  
1st – 5th Graders  
FEBRUARY – APRIL 2010**

## **BACKGROUND**

Bienestar began another Financial Fitness for Life education class at the Jose Arciga I Community Center located at 2922 19<sup>th</sup> Avenue, Forest Grove, Oregon. To date 61 children have completed the program. This class began on 02/09/10 and ended on 04/28/10. Children that attended the class are from Jose Arciga I, Jose Arciga II, Willow Park, and Jose Echeverria properties. This was a six-week program with a half-hour class per day. Classes were offered on Tuesdays for 1<sup>st</sup> to 2<sup>nd</sup> graders from 4:00 – 4:30 and Wednesdays from 4:00 – 4:30 for 3<sup>rd</sup> to 5<sup>th</sup> graders.

Maria Moreno, Bienestar Program Coordinator, provided the classroom instruction using the Financial Fitness For Life curriculum which consists of high quality materials that assist students from kindergarten to grade 12 make better decisions for earning income, and spending, saving, borrowing, investing, and managing their money.

Each set of materials is based on national standards which show how the materials relate to national language arts and mathematics. The curriculum features the science of decision making, as a way to prioritize the staggering array of choices facing students when they make financial decisions. It also incorporates active learning and student reflection which optimizes true learning. As with physical fitness, one must “do” and then “reflect” upon what one did in order to incorporate that learning into one’s lifestyle.

Role playing, discussing in groups, drawing pictures, and analyzing case problems are some of the many teaching methods that were used in the class.

Students also used the computers to access financial literacy online games. Websites visited were, [practicalmoneyskills.com](http://practicalmoneyskills.com) and [usmint.gov/KIDS](http://usmint.gov/KIDS).

Upon program completion of the program fifteen students opened savings accounts at the Wells Fargo Bank in Forest Grove. Bienestar provided \$8.00 dollars start up money towards each savings account.

# OUTCOMES

## Attendance:

In the 1<sup>st</sup> to 2<sup>nd</sup> grade group we had 13 students.

In the 3<sup>rd</sup> to 5<sup>th</sup> grade group there were 8 students.

By the end of the last class we averaged 21 students attending with 95% attendance throughout the program. Students completed an assessment test to measure their understanding of all five subjects listed below on the last day of class.

## Results:

Students learned about the following five themes:

- 1) Earning Income
  - What is money?
  - Working for income.
- 2) Saving
  - Why and how we save.
- 3) Spending
  - What is a consumer?
  - Deciding when to spend and how to plan spending.
- 4) Credit
  - What is credit?
  - Borrowers and Lenders.
- 5) Money Management
  - Making a budget.
  - Managing our money.

First to second graders averaged a 94% on their assessment test.

Third to fifth graders averaged a 91% on their assessment test.



