

PROGRAM OUTCOMES

In order to achieve the FACTS mission, we are focusing on three solutions. Early education, workshops and literature. Early financial literacy education is proven to influence attitudes and behaviors toward money management for students well after they graduate. High school students that were exposed to personal finance knowledge are more likely to have healthy relationships with money, paying credit card bills on time, and budgeting properly. Hands-on training and real world activities. Students become averse to debt, more likely to pay credit card bills on time, and less likely to go over their credit limit.

Students will be able to:

- Differentiate between income and expenses
- Classify expenses into needs or wants
- Think critically about how daily choices impact a budget now and in the future
- Create a budget
- Explain the importance of creating a budget and paying yourself first
- Explain why a person may need or want credit and the benefits of good credit
- Understand what a credit score tells you and how to maintain a high credit score
- Knowing the value of investing early
- Identify the risk vs reward of investing
- Understanding the importance of diversifying your investment portfolio

What students are saying:

"I enjoyed the skittles. I learned that you need to be responsible with money."

-Kaylee McDonald

"I learned that it is more about saving money rather than getting more expensive things."

-Aniya Ross

"I learned that I need to start building my credit up. I enjoyed coming up with a company."

-Kaley McNeill

"All the activities helped me understand how much everything cost and it helped me realize stuff are expensive. Thank you for today!"

-RJane Sanm