

# VIRGINIA BANKERS ASSOCIATION

## FINANCIAL LITERACY

toolkit



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VIRGINIA BANKERS ASSOCIATION

FINANCIAL LITERACY  
NEWSLETTER

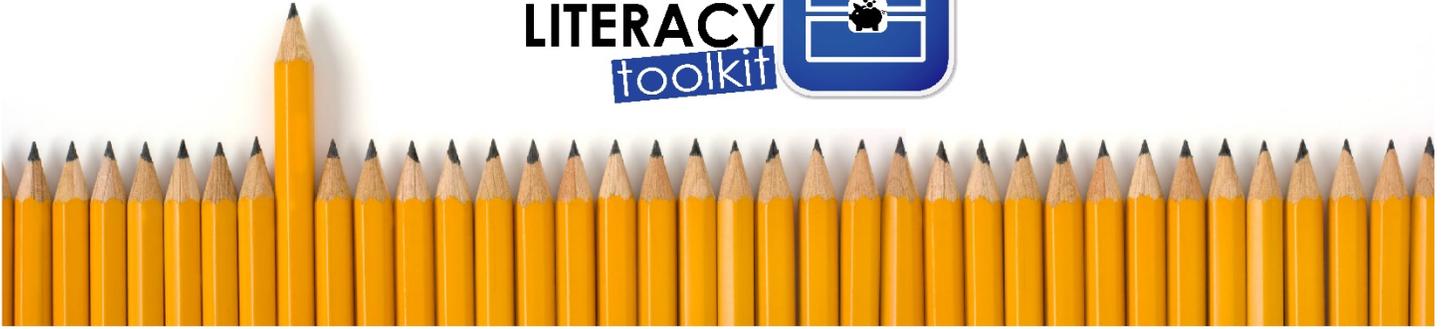
The Kit



## ***The Kit: Monthly Financial Literacy News and Updates from the Virginia Bankers Association***

*The Kit* provides an update on upcoming financial literacy events, spotlights bankers making a difference in your communities, and showcases different resources available to assist in your financial literacy efforts.

Email Monica McDearmon at [mmcdearmon@vabankers.org](mailto:mmcdearmon@vabankers.org) to submit pictures or presentation information to be featured in the Bankers in the Community section or to add anyone at your bank to the mailing list who is interested in or already participating in financial literacy!



## Part 1: Getting Started with Financial Literacy

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## Part 1: Getting Started with Financial Literacy

### What's in it for Your Bank?

Promoting and participating in financial literacy has many advantages for your bank. Not only will your employees feel the effects of making a positive change in their community, but they will be helping to increase the financial literacy of populations in the community who need it most.

#### Reasons to Participate in Financial Literacy:

- Teaching kids how to manage money and make good decisions will ensure that they grow up to be educated consumers at your bank!
- Educated consumers will help make your employees' jobs easier.
- Financial education is free publicity and marketing for your bank.
- There is a one-credit course on economics and personal finance required for graduation in Virginia. Teachers are looking for help from reliable resources. Click [here](#) for information on the one-credit course on economics and personal finance.
- CRA consideration – financial literacy presentations can qualify for CRA credit if they meet the definition of a qualified community development service. Before you begin your planning, discuss your ideas with your CRA or Compliance Officer.
  - Look for audiences in low to moderate-income areas. For example:
    - Title I schools – click [here](#) for a list of Title I schools in Virginia
    - Schools receiving 51% Free and Reduced Meals (FARMS)
  - [Greatschools.org](#) – provides information about schools in your area
  - [Virginia Department of Education](#) (VDOE) - recommended resource



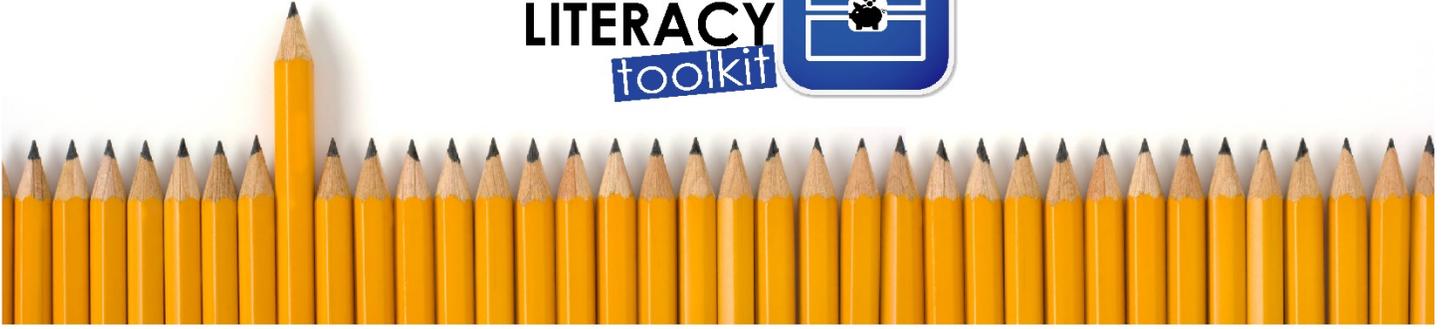
## Before You Begin...

Whether you're thinking about starting a financial literacy program at your bank or are looking to enhance your current program, consider these factors:

- **Establish a purpose for getting involved in financial literacy. Set clear goals and communicate those goals. Things to consider:**
  - What are the financial education needs of your local community?
  - What are your desired outcomes of the program?
  - What is your target “start date”? What type of timeline do you want to follow?
  - Are you looking to create short-term or long-term programs to share with schools and other local organizations?
  
- **Bank/organization buy-in is essential.**
  - Assign a program lead and a financial literacy contact person.
    - CEO and senior management support is crucial so that appropriate resources can be devoted to the developing program. If this is not a priority for senior management and the bank, it will not be as successful.
    - It is much easier for schools and community groups to have contact with one consistent person at your bank, rather than multiple sources. This way, communication is clear, direct and there is no “middle man”.
  - Communicate and incorporate the goals.
    - Communicate the goals and purpose behind the program bank-wide. Share how you plan to accomplish the goals and communicate each person's role in the program.
  - Encourage employee involvement at all levels of the bank.
    - Financial literacy is a great opportunity for all employees of your bank to reach out to the community. Take the time to recognize employees that are going above and beyond in the area of community outreach.
    - Let everyone know what is being planned but also allow for employee involvement in the planning process. You never know what creativity and ideas lie within your own organization.
  
- **Establish a target audience (children, teens, adults, seniors, first time homebuyers, minority populations, the “unbanked”, etc.).**
  - Choose the best methods of presentation/instruction for your chosen group(s).
    - Online through the bank's website
    - In-person presentations
    - One-time events
    - Long-term partnerships
    - Other



- Which local schools will you contact? Are contacts at the schools already established within your organization? (See tips for working with schools in Part 2)
- Consider local community partners. Discuss outreach opportunities and explore the strengths and specific skills each partner brings to the relationship. Consider reaching out to groups such as:
  - Girl/Boy Scouts
  - YMCA
  - Local churches
  - Junior Achievement
  - Virginia Jump\$tart Coalition
  - Virginia Council on Economic Education (VCEE)
  - Drug/alcohol rehab groups
  - Local libraries
  - Big Brothers/Big Sisters
- **Be sure to allow time for reflection, evaluation, and necessary changes.**
  - Share results with employees of your bank and post positive feedback from participants on your website, social media, and other communication channels.
  - No program is perfect and constant reflection and evaluation is key to making a successful program. Be willing to make changes to keep your program relevant and fresh. Flexibility is key when working with schools, educators and in promoting financial literacy in general.



## Part 2: Working with Schools

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## Part 2: Working with Schools

One of the biggest obstacles in developing a financial literacy program is determining the best way to reach out to schools. The process can seem overwhelming at first glance. It is important to remember that every school is different – the position of the person who you contact at one school may be completely different from another school. Even schools in the same counties have different policies and procedures when it comes to hosting outside speakers and presentations. It is important that you are patient while also being persistent. Also, working with education means you have to be **flexible!** These steps will help you get started:

### 1. Identify the preferred topic and timing of your event.

Knowing what works for you and your bank before reaching out to local schools is crucial. Schools are typically on a tight time frame, so knowing your availability beforehand will help those conversations run smoothly. Be sure to give the school plenty of notice (plan for three months lead time).

### 2. Identify the appropriate age group for the lessons and topics that you're comfortable presenting.

This will help you narrow down your resources and help you create a list of possible schools and organizations with which to work.

### 3. Consider contacting multiple positions at the school(s).

Reach out to your local school board to get a list of potential school partners in your area. School points of contact to consider:

- Make the most out of any **personal contacts** you may have (teachers at your own children's schools or your teacher friends or those of your co-workers). They may be more receptive to having you be a guest in their building.
- Visit your **local school board's website** to see what contact information is available.
- If you have a specific school in mind that you'd like to work with, you can reach out directly to the **principal**.
- **Guidance counselors** are an excellent resource for all schools K-12.
- **Department chairs** (especially math, economics) and **senior teachers** are a great point of contact, especially at the middle and high school levels.
- Some school systems have specific **content specialists** at the school board level that could be a contact for all the schools in that county.

*See the sample school outreach letter on page 8 and calling script on page 9.*



4. Have good lesson/presentation plan prepared when you reach out to schools and tie your lesson to the curriculum VDOE Standards of Learning (SOLs).

In your initial contact to schools, send an outline of your presentation, lesson plan, sample handouts, or a copy of the list of recommended books and resources. If possible, tie the lesson to a VDOE Standard of Learning (SOL) to show value and purpose. Offer to set up a time to share your plan in more detail. The teacher will be able to assist with making sure your lesson is applicable to the age and grade level standards. He/she may have suggestions on modifications for the lesson to better fit the needs and capabilities of that specific class and how it fits with the students' prior knowledge. A link to the high school curriculum for the one-credit course on economics and personal finance can be found here:

[http://www.doe.virginia.gov/instruction/economics\\_personal\\_finance/index.shtml](http://www.doe.virginia.gov/instruction/economics_personal_finance/index.shtml)

5. Be a visitor first.

One of the best ways to know what to expect in the classroom is to observe the group before the day of your presentation. Ask if you can come as a guest for an hour or two so you can meet the staff and students and get a feel for the classroom environment and routines.

6. Get to know the teacher and clarify his/her role.

The teacher needs to be involved in the planning process in order to have a successful program. He/she is key in knowing how your lesson ties with SOLs and what baseline knowledge the students in the room have. Also, the presence of the teacher in the classroom during the lesson will help the class stay focused. Will you need them to help with materials? Is there computer or AV equipment available in the classroom?

7. Know the students.

Knowing as much as you can about the students before your lesson will only help with your comfort level. Ask the teacher for a seating chart, special needs information (if any), classroom environment trends and rules, or any other information that they think would be helpful for you to know. No one knows the students better than the teacher that is with them on a daily basis. They may have tips for group work, transition time, taking breaks, etc.



## Sample Letter to Schools

[Bank logo]

[Date]

Dear [Name of school contact]:

Virginia was recently recognized by the Council for Economic Education as “leading the charge in preparing students for lifelong financial success,” but there is still work to be done. Financial literacy and understanding the economy are skills that today’s youth need to prosper and succeed.

On [date], [elementary, middle, or high] school students across America will participate in [specific financial literacy program] to gain a better understanding of their financial ABCs. [I/A representative from our bank] would welcome the opportunity to make a presentation to your [# grade students/class] on that date or a date that would work with your schedule.

[I/She/He] want(s) to work with you to ensure [my/her/his] presentation enhances your curriculum and benefits [Name of school’s/your] students as they develop their financial life skills. [My/Her/His] lesson plan is flexible so each activity can be completed in [X minutes]. The presentation includes a variety of activities, including discussion and hands on activities, allowing the students to apply what they know. Enclosed is a sample lesson for your review. [I/she/he] can also discuss what a bank is, how a bank works, or other banking and economic-related information that best fits with your current unit of study [to tie into a particular SOL if applicable].

[Any other information you might want send, such as resources for the teachers.]

[Financial Institution’s name/Our bank] is excited about the opportunity to possibly work with your students.

Thank you very much for considering this offer. [I/We] look forward to discussing the possibility of scheduling a presentation for your students. [I/We] will follow up with you in the near future.

Sincerely,

[Banker Name]

[Bank Name]

[Telephone, Fax]

[Email Address]



## Sample Calling Script – VBA Bank Day Scholarship Program

(See Part 4 for Information on this Program)

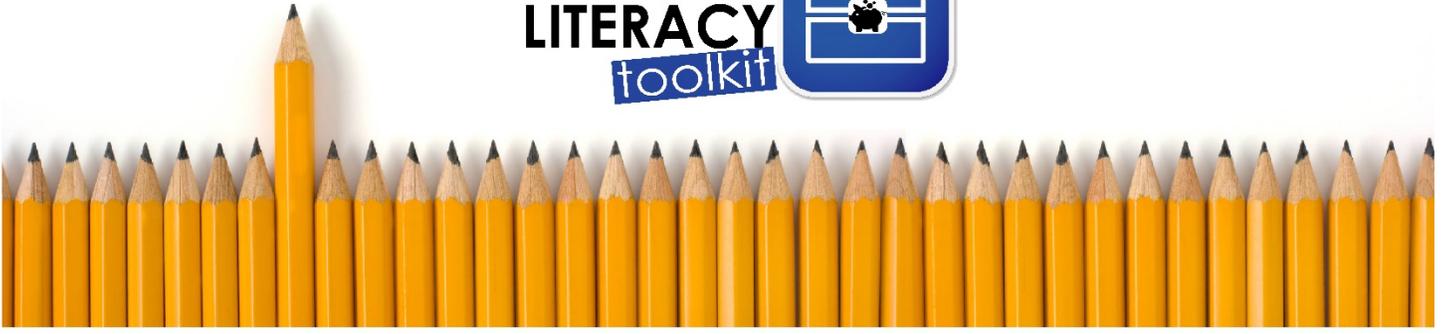
Hello, I am **[name]** with **[bank]**. I am calling to tell you about a scholarship program available for high school seniors at your school. **[bank]** is partnering with the Virginia Bankers Association Education Foundation and the VBA Emerging Bank Leaders on a scholarship program called Bank Day, during which students from your school will have the opportunity to shadow a banker from **[bank]** for a day to learn about banking, financial services and the vital role **[bank]** plays in the community. From their experience, the students will be tasked with writing an essay based on their time at our bank. The essays will be judged by bankers across Virginia. A winner will be chosen from each of six regions in Virginia and from the regional winners, a statewide winner will be chosen. The regional winners will be awarded a \$2,500 scholarship for the higher education institution of their choice and the statewide winner will be awarded an additional \$5,000 scholarship. Six honorable mention scholarships of \$1,000 each will also be awarded! That's \$26,000 in scholarships total!

In order for the students to participate in the program, they must be provide a teacher's contact information, have a cumulative grade point average of 3.0 and be a high school senior. Is this something you are interested in promoting to your seniors?

**[If yes]** Great, thanks for your interest. I would like to send you a fact sheet on the program, the student registration link and the essay guidelines. Will you provide your email address?

Thanks and I look forward to receiving registration forms from some of your students. If you have any questions, please don't hesitate to contact me at **[phone number and/or email address]**.

**[If no]** I understand. Do you have a colleague that might be interested in recommending students? Will you pass along that colleague's information?



## Part 3: Tips for Teaching

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## Part 3: Tips for Teaching

A classroom can be an intimidating place. Use the teacher as your number one resource to help you prepare for your lesson. Teaching a lesson requires a time commitment and an active relationship between you and those in need of financial education.

### Preparing for Your Session

1. Be in frequent contact with the classroom teacher. Be sure to get the following information **before** the day of your lesson.
  - a. Finalize details of the day and lesson, including:
    - i. Date
    - ii. Arrival time
    - iii. Length of lesson
    - iv. School check-in procedures
    - v. School's bell schedule
    - vi. Final student headcount for material prep
    - vii. Current seating chart
    - viii. Emergency day of contact (most likely the front office secretary)
  - b. Best contact method for the teacher (cell phone vs email)
  - c. Classroom expectations/procedures – this will help with classroom management during your lesson
  - d. Coordinate supplies with teacher – who will provide what
  - e. Important student information, like any students with special needs or accommodations
  - f. Classroom set-up and technology capabilities (projector, AV equipment, computer hook ups, desks vs. tables, etc.)
  - g. Communicate the students' prior knowledge needed to be able to participate in activities you have planned (especially math skills)
2. Be prepared with photo release information for students.
  - a. Sometimes front office staff can help you with this request. If not, communicate this information with the teacher prior to the day of the lesson (see sample on page 15). Keep in mind, some schools do not allow photographs.
3. Market your program.
  - a. Send flyers/information brochures to participating schools
  - b. Send media resources to local media (see Part 6)



#### 4. Arrange and coordinate session giveaways.

- a. Snacks – check with teacher about allergy concerns, avoid peanut and chocolate snacks
- b. Offer to donate books to school library or prepare to provide a financial literacy themed book to the classroom library (see suggested book list in Part 5)
- c. Specific bank logo giveaways (see Part 5 for a list of sample giveaways)

#### 5. Review and practice your lesson plan.

- a. Use your co-workers as a practice audience – if you can present to them, a room full of strangers should be easy!
- b. Avoid straight lecture! Students (especially elementary and middle school students) need movement and transitions to stay focused.
- c. Consider using partner/group work in your lesson. **“Think, Pair, Share”** is a great tool when having students brainstorm about a new topic.
  - i. **Think:** Begin by asking a specific question about the topic. Students “think” about what they know or have learned about the topic.
  - ii. **Pair:** Each student should be paired with another student or a small group to discuss their ideas.
  - iii. **Share:** Presenter expands their “pair” discussions into a whole-class discussion.
- d. Prepare all teaching materials – **be sure to label your materials**
  - i. Use re-usable materials and laminate them
  - ii. Lesson handouts
  - iii. Books
  - iv. Extra pencils/pens
  - v. Flip chart
  - vi. Markers
  - vii. Calculators
  - viii. Flash drive with saved teaching materials and presentations
- e. Be mindful of all **types of learners**. Try to incorporate different activities to accommodate the different learning styles in your lesson.
  - i. **Auditory** – learn well when aided by music, sound, rhyme, rhythm, speaking, or listening
  - ii. **Kinesthetic** – learn well with movement and/or use of hands and sense of touch (writing or drawing diagrams can fall into this category)
  - iii. **Visual** – learn well when aided by images, pictures, and spatial organization of elements
- f. Find realistic and relatable examples from the community to use in your lesson.
- g. Be over-prepared. It’s better to have too much content than not enough.



6. Prepare an evaluation for schools to fill out.
  - a. Either online or a paper survey, keeping in mind that online surveys are much more convenient especially for busy teachers – and you! (See sample evaluation on pages 16-17).



## Tips for the Day of the Presentation

- **Arrive early** to set up the room (be sure to coordinate with teacher on a good arrival time)
- Start on time!
- **Introduce** yourself, your position, and your bank (wear bank logo if possible)
- Go over **rules** and **expectations** – these should be no different than their normal routine, but them knowing that you know what is expected will make classroom management run much smoother
  - Maintain eye contact and watch for non-verbal feedback
  - Be friendly, but firm – the old adage of “if you give them an inch, they’ll take a mile” is especially true in a classroom setting
- **Ask questions** about the students – be prepared with an “icebreaker activity” (see samples on page 15)
- If time allows, have students make name tents or wear name tags – try to learn and use their names and ask for a current seating chart
- Outline your presentation plan and objectives
- **Circulate** the room – don’t just stand at the front, teaching from the back of the classroom is a very effective way to gauge student interest while presenting
- **Encourage dialogue** and student response – allow for plenty of “think time” (don’t be afraid of silence)
- Draw on personal experience and background to illustrate points – just be careful not to sidetrack too far
  - Be careful of students all wanting to share a personal story
  - Make the content real world relatable. Students want to see the connection!
- **Organization** is key. Keep transition times to a minimum – it is sometimes hard to get students back on track after multiple transitions
  - Have the teacher help you pass out materials while you’re explaining an activity so there’s not a lot of down time
  - Pass out materials as needed so that students are prepared to start when you’re ready
- Use **enthusiasm!** If you’re not into it, they won’t be either
- Use teaching aids but keep them simple
- If you don’t know the answer to a question, admit it and **follow up** after the presentation
- **Summarize** key points frequently
- Leave **time for questions**
- Most importantly - **smile and have fun!**



## Sample Photo Release

**Photo Release:** For valuable consideration received, I hereby grant to **[bank name]**, and the organization's legal representatives and assigns, the irrevocable and unrestricted right to use and publish photographs of me, or in which I may be included, for editorial trade, advertising, and any other purpose and in any manner and medium; and to alter the same without restriction. I hereby release **[bank name]** and the organization's representatives and assigns from all claims and liability relating to said photographs.

Student Signature

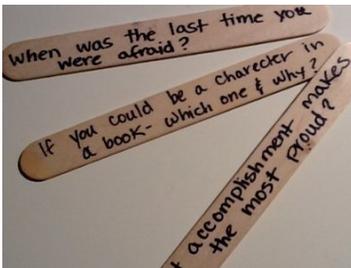
Date

Parent Signature

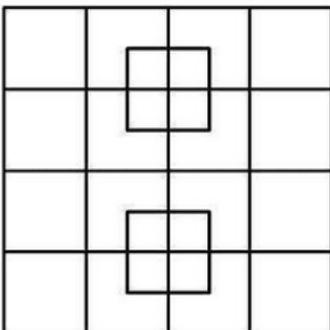
Date

## Sample Icebreaker Activities

*\*Please see Templates section on the website for more details on these activities!*



Create questions on popsicle sticks for students to select from a jar and answer.



Put image up and ask students how many squares they can find.  
(answer: 40)

### Roll the Dice Break the Ice

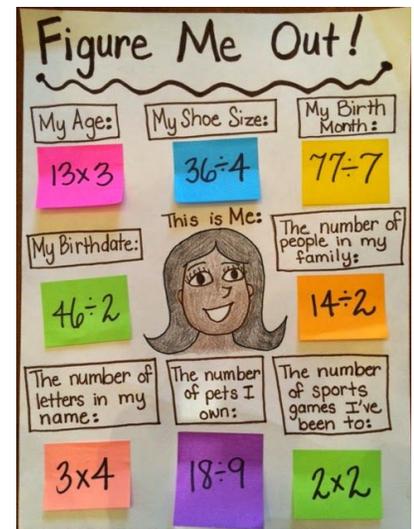
1. My favorite television show is...
2. My favorite movie is...
3. My favorite place is...
4. My favorite band/singer is...
5. My favorite song is...
6. My favorite store is...
7. My favorite book/author is...
8. My favorite sports team is...
9. My dream car is...
10. My favorite food is...
11. My favorite actor/actress...
12. My dream job is...
13. In ten years I will be...
14. If I were a millionaire I would...
15. For a hobby, I...
16. The craziest thing I ever did was...
17. If I could travel anywhere new I would go...
18. The thing that makes me the happiest is...
19. The most important thing in my life is...
20. Make up your own question for the whole group!



Only need 2 dice for this one! The sum of what they roll is the question they answer.



Create questions/statements about banking to gauge prior knowledge. Start questions with "Switch sides if..."



Presenter can create a poster about themselves for introduction.



## Financial Literacy Presentation Evaluation Template

Title of Presentation	
Name of Speaker	
Date of Presentation	
Name of Classroom Teacher	
School/Grade Level	

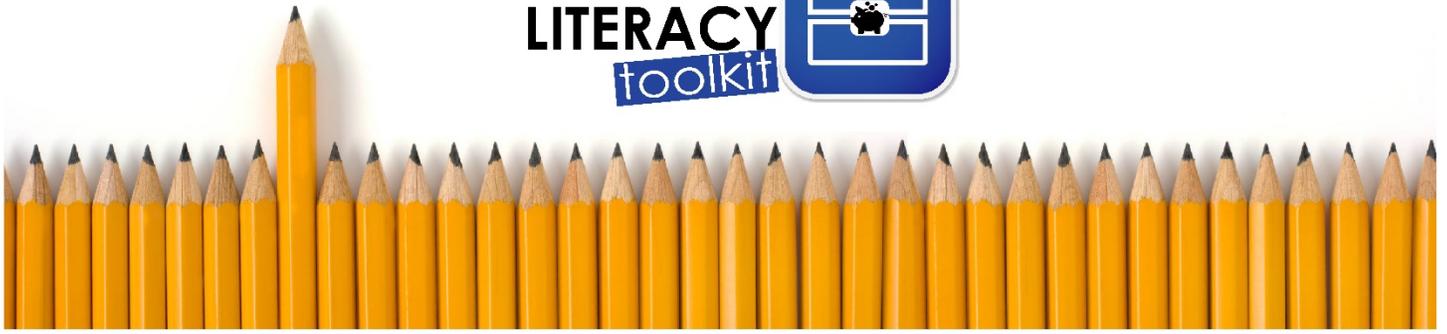
Use the following scale to rate the speaker on the statements below:

1 – totally disagree...5 – totally agree

The speaker shared suitable and appropriate content.	1	2	3	4	5
<b>Comments</b>					
The presentation skills of the speaker were engaging.	1	2	3	4	5
<b>Comments</b>					
The speaker nurtured good relations with the students and was able to handle individual needs well.	1	2	3	4	5
<b>Comments</b>					
The handouts/materials were handy and will be used for reference.	1	2	3	4	5
<b>Comments</b>					
The audio/visual materials were of good quality.	1	2	3	4	5
<b>Comments</b>					
The speaker communicated with me well before the day of the presentation. I felt informed on exactly	1	2	3	4	5



what the lesson plan would be, my role in the lesson, and other details for the presentation.					
<b>Comments</b>					
I would be willing to invite the presenter back for a future presentation.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I would recommend this speaker to a colleague	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Overall rating for the presentation (1 – poor, 5 – excellent)	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Comments</b>					



## Part 4: VBA/ABA Sponsored Programs

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Other Financial Literacy Opportunities	pages 25-27



## Part 4: VBA/ABA Sponsored Programs

<b>Calendar of 2020 Financial Literacy Events</b>		
<b>January</b>	<b>February</b> <ul style="list-style-type: none"> <li><a href="#">Lights, Camera, Save!</a> Winners Announced</li> </ul>	<b>March</b> <ul style="list-style-type: none"> <li><a href="#">VBA Bank Day Scholarship Program:</a> March 17</li> <li><a href="#">Virginia Reads One Book:</a> March 6 - 27</li> </ul>
<b>April – National Financial Literacy Month</b> <ul style="list-style-type: none"> <li><a href="#">Teach Children to Save*</a>: April 24</li> </ul>	<b>May</b> <ul style="list-style-type: none"> <li><a href="#">VBA Bank Day Scholarship Program</a> Winners Announced</li> </ul>	<b>June</b> <ul style="list-style-type: none"> <li><a href="#">VCEE</a> Institutes</li> </ul>
<b>July</b> <ul style="list-style-type: none"> <li><a href="#">VCEE</a> Institutes</li> </ul>	<b>August</b> <ul style="list-style-type: none"> <li><a href="#">VCEE</a> Institutes</li> </ul>	<b>September</b> <ul style="list-style-type: none"> <li><a href="#">Back to School at the VBA:</a> September 22</li> </ul>
<b>October</b> <ul style="list-style-type: none"> <li><a href="#">Get Smart About Credit*</a>: October 15</li> <li><a href="#">Lights, Camera, Save!</a></li> <li><a href="#">Virginia Jump\$tart Coalition</a> Fall Summit: October 12</li> </ul>	<b>November</b> <ul style="list-style-type: none"> <li><a href="#">Lights, Camera, Save!</a></li> </ul>	<b>December</b> <ul style="list-style-type: none"> <li><a href="#">Lights, Camera, Save!</a></li> </ul>

\*Please note, these are the months that these programs are promoted by the VBA and the American Bankers Association (ABA). However, banks are encouraged to participate in these events whenever it is convenient for them and participating schools. Registrations are taken throughout the year for these events.

### Ongoing Throughout the Year:

- Take advantage of opportunities to teach in classrooms, especially at the high school level, to support the personal finance and economics course that is a graduation requirement for all students
- Promote the ABA Safe Banking for Seniors program (see page 24)
- Participate in career awareness days
- Consider opening a school bank
- Partner with your local Jump\$tart Coalition (see page 25)
- Volunteer with Junior Achievement (see page 25)
- Support the Virginia Council on Economic Education (VCEE) (see page 26)



# Virginia Bankers Association Education Foundation



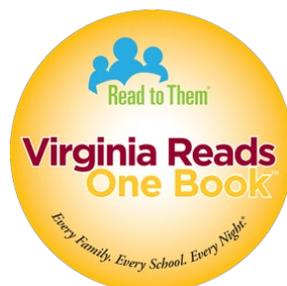
## Who We Are:

The Virginia Bankers Association (VBA) formed the VBA Education Foundation (VBAEF) in 2007 with funding from the majority of VBA member banks for the Walter Ayers Fund for Financial Education.

The Foundation's **mission** is to improve personal financial literacy and economic education in all public and private schools in the Commonwealth.

The Foundation recognizes the importance of economic education and financial literacy in Virginia and supports the banking industry as a key participant in these areas.

## Who We Support:





## VBA Sponsored Programs:



### Back to School at the VBA

Back to School at the VBA is a one-day program designed to provide training to bankers interested in making a difference in economic and financial education in their local communities. Bankers act as students for the day, learning about different financial literacy resources and participating in financial literacy lessons and activities.

#### Event Details:

- Typically takes place in September with registration opening in June
- Held at the VBA office in Glen Allen (near Richmond)

#### Registration Includes:

- Dos and Don'ts When Making Financial Literacy Presentations
- Sample Lesson Plans
- Financial Literacy Roundtable – Learn from Your Peers
- Guest Speakers from the American Bankers Association and other institutions
- Exhibitors from the Federal Reserve Bank of Richmond, FDIC, Banzai, Junior Achievement and more!

**For more information about Back to School at the VBA and to receive emails about this event, please email Monica McDearmon at [mmcdearmon@vabankers.org](mailto:mmcdearmon@vabankers.org).**



## VBA Bank Day Scholarship Program

The third Tuesday in March was declared Bank Day in Virginia by the Virginia General Assembly in 1991. On this day, Virginia high school seniors spend a day in banks across the Commonwealth shadowing a banker in their daily duties. The purpose of this experience is for the students to learn about banking, financial services, and the vital role banks play in their communities.



From their experience, the students are required to write an essay, and twelve scholarships are awarded on the basis of the essays.

### Student Participation Criteria:

- Currently enrolled as a high school senior in a Virginia high school
- Cumulative GPA of 3.0 or higher
- Resident of Virginia
- Teacher/guidance counselor contact information provided by the student

### Scholarship Amounts - \$26,000 Total

- \$1,000 each for six honorable mention scholarships
- \$2,500 each for six regional winners
- \$5,000 for the statewide winner (\$7,500 total since all candidates will also be regional winners)

### Event Details

- **Bank Day will be held on March 17, 2020.**
- An informational conference call is held during the first week of December for banks to hear more about the program, background information, the suggested timeline, and an overview of VBA created resources.
- Once the VBA receives a bank's registration form, a confirmation email is sent with access to the Bank Day Resources webpage.

### The FREE Registration Includes:

- Tips for contacting schools
- Customizable resources, including:
  - Sample outreach letter to schools
  - Bank Day fact sheet for schools
  - Sample schedule, Q&A and calling script (see Part 2 for sample calling script)
  - Flyer to post in classrooms/guidance counselor's office
- Presentation planning suggestions and turnkey Bank Day PowerPoint presentations
- Customizable media communication, including a press release template
- Inclusion of your bank's participation in various VBA communications, including *Virginia Banking*

**You can register and find more information about VBA sponsored programs by visiting <http://www.vabankers.org/vba-education-foundation>.**



## American Bankers Association Sponsored Programs:

### Teach Children to Save – Spring, April

Teach Children to Save (TCTS) is a national program sponsored by the ABA Foundation that organizes banker volunteers to help young people develop a savings habit early in life. Visiting classrooms, youth centers, after-school programs and more, bankers use their real-world knowledge and professional skills to encourage young people to start young and save more. TCTS occurs every April, as a part of the national Financial Literacy Month.

**Target audience: elementary and lower middle school students**

Registration is **free** and once registered, bankers gain access to ABA developed resources that make participating easy. For more information and to register, please visit:

<http://www.aba.com/Engagement/Pages/teachchildrentosave.aspx>

### Get Smart About Credit – Fall, October

Get Smart About Credit is a national campaign of volunteer bankers who work with young people to raise awareness about the importance of using credit wisely. This event allows bankers to enter the classroom to teach the fundamentals of money management, the meaning of good credit and credit scores, and the importance of saving to high school and college students.

**Target audience: upper middle, high school, and college students**

Registration is **free** and once registered, bankers gain access to ABA developed resources that make participating easy. For more information and to register, please visit:

<http://www.aba.com/Engagement/pages/getsmartaboutcredit.aspx>

### Lights, Camera, Save! – Submissions Accepted October – December

Lights, Camera, Save! is a video contest that engages teens in educating themselves and their peers about the value of saving and using money wisely. Winners receive money towards their college savings goals and a scholarship for a teacher at their school to attend the Jump\$tart National Educator Conference.

**Target audience: upper middle and high school students**

Bankers that register to participate gain access to the resource page that contains everything needed to conduct a contest including marketing materials, submission forms, and judging materials for your local contest. Please visit:

<http://www.aba.com/Engagement/pages/LCSInfo.aspx>



## Safe Banking for Seniors – All Year

The VBA has joined the American Bankers Association Foundation in the Safe Banking for Seniors campaign to provide America's seniors and their caregivers with tools to prevent financial fraud. Safe Banking for Seniors mobilizes bankers across Virginia to educate older Americans and their caregivers about elder financial abuse.

Bankers play a critical role in the prevention of elder financial fraud from spotting signs of abuse to raising awareness. Registered bankers will receive event materials, lesson plans, media outreach tools and best practices through the ABA Foundation. The campaign modules focus on the following four topics:

- How to Identify and Avoid Scams
- How to Protect Yourself from Identity Theft
- How to Choose a Financial Caregiver
- How to Act as a Responsible Financial Caregiver

## For All ABA Sponsored Programs, the FREE Registration Includes:

- Customizable outreach letter
- Personalized outreach flyer
- Presentation planning checklists
- Lesson plans (when applicable)
- Customizable media communication

## FinEdLink Available for ABA Programs!

Participants in Teach Children to Save, Get Smart About Credit and Safe Banking for Seniors can now opt-in to accept FinEdLink presentation requests when registering 2019 program participation. Launched in 2018 exclusively for Safe Banking for Seniors, FinEdLink helps connect members of the community who are interested in hosting a banker-led financial education presentation with ABA Foundation program participants at the local level. Once the bank checks the opt-in box to accept presentation requests, groups in their community will be able to request a financial education presentation. FinEdLink also helps to coordinate event logistics including; age group, presentation topic, location, date and expected number of attendees.

**You can find more information about ABA sponsored programs by visiting**  
<http://www.aba.com/Engagement/Pages/financialed.aspx>.



## Other Financial Literacy Organizations Supported by the VBA Education Foundation

### Virginia Jump\$tart Coalition

Virginia Jump\$tart is a coalition of diverse financial education stakeholders. These organizations work together to educate and prepare our nation's youth for life-long financial success. The goals of the Virginia Jump\$tart Coalition are to collaborate, educate and advocate to promote financial literacy for Virginians. Every October, Jump\$tart holds a free of charge Financial Literacy Summit for teachers and community members to learn about resources to enhance lessons in their classroom.

As a Virginia Jump\$tart member, you'll engage with a community of partners who are committed to enhancing financial literacy in Virginia and have the opportunity to:

- Promote your financial literacy initiatives and programs.
- Identify partnership opportunities for new initiatives.
- Stay informed of what is happening in financial education in Virginia.
- Contribute to and be recognized for participating in the Jump\$tart Coalition.



For more information on Virginia's Jump\$tart Coalition, you can visit <http://www.jumpstart.org/states-virginia.html>.

### Junior Achievement

Junior Achievement's programs help prepare young people for the real world by showing them how to generate wealth and effectively manage it, how to create jobs which make their communities more robust, and how to apply entrepreneurial thinking to the workplace. Students put these lessons into action and learn the value of contributing to their communities.

- Program options vary - there are programs to interest anyone.
- Time commitments vary - JA offers volunteer opportunities ranging from one hour, to five hours, to several weeks.
- JA trains and supports volunteers every step of the way.
- JA provides volunteers with all materials needed.
- Teachers remain in the classroom at all times and support JA volunteers.
- Volunteers provide a needed and wanted service to local schools.
- JA partnerships and programs strengthen the community.



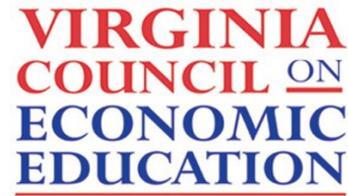
To get more information on volunteering and to register to volunteer, click [here](#).

For more information on Junior Achievement in Virginia, you can visit <https://www.juniorachievement.org/web/ja-centralva/>.



## Virginia Council on Economic Education (VCEE) Supported by the VBA Education Foundation

The VCEE partners with teachers to provide Virginia's K-12 students with the economic knowledge and financial skills needed to thrive in our dynamic economy. Classroom resources and professional development for teachers are delivered through statewide affiliated university-based Centers for Economic Education.



VCEE provides hands-on student programs such as:

- Governor's Challenge in Economics and Personal Finance
- Mini-Economy
- Stock Market Game
- Reading Makes Cent\$



These programs offer students innovative educational experiences that build and reinforce economic and financial learning, strengthen critical thinking skills and increase students' ability to make informed decisions.

The VCEE also offers (free of charge) teacher institutes throughout the summer through the VCEE's Fund for Teaching Excellence. The VBA Education Foundation **contributes \$25,000 annually** to these institutes. These workshops give teachers the resources and training they need to teach the course on economics and personal finance. **Bankers present the credit portion of these summer institutes.** If you're interested in volunteering for this opportunity, please contact [Monica McDearmon](#).

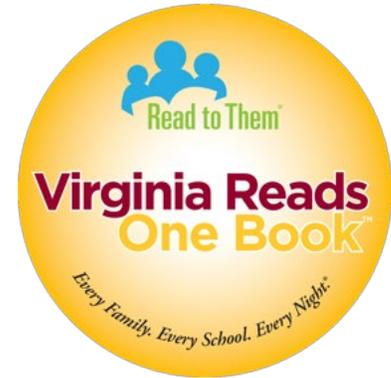
In 2018, the VCEE introduced a FREE workshop for middle and high school teachers called "Life After High School: Navigating Education, Career, and Debt." They also developed a K-5 online course where teachers can earn certification and recognition after passing a post-test.

To learn more about the VCEE and ways you can support their programs, please visit <http://vcee.org/>.



## Read to Them/Virginia Reads One Book

In 2020, the VBAEF and banks across Virginia contributed nearly **\$90,000** to Virginia Reads One Book (VAROB), a statewide program from Richmond-based Read to Them. Through VAROB 2020, students and families across Virginia will participate in a state-wide family reading event by reading *The Toothpaste Millionaire* and celebrating both family and financial literacy during the month of March.



Participating schools receive extensive program resources, including books for every student and staff member, family literacy and financial literacy activities, sample lesson plans, school assembly ideas and community engagement tools.

To learn about ways your bank can support this program in local schools, please contact Monica McDearmon at [mmcdearmon@vabankers.org](mailto:mmcdearmon@vabankers.org). To learn more about Virginia Reads One Book, please visit <https://www.vabankers.org/Virginia-Reads-One-Book>.

## VFIC and Real World Playbook

In 2020 and 2021, the VBA Education Foundation will support the [Virginia Foundation for Independent Colleges](#) (VFIC) to offer the Real World Playbook (RWP) platform to more than **30,000** college students across the Commonwealth.



RWP is a comprehensive online educational program that provides a turnkey solution for colleges to prepare their students and recent grads for life after school. RWP



eases the real world transition by empowering students to own the financial, health, and career decisions they will encounter in their first few years out of school. Modules include:

- Real World Ready
- Personal Finance
- Health Care
- Finding a Job and Accepting the Offer
- Graduate School
- Leasing an Apartment
- Student Loans
- Starting a New Job
- Your First Year Out
- International Students

To learn more about Real World Playbook and the resources they provide, visit [www.realworldplaybook.com](http://www.realworldplaybook.com).



**Banzai!**



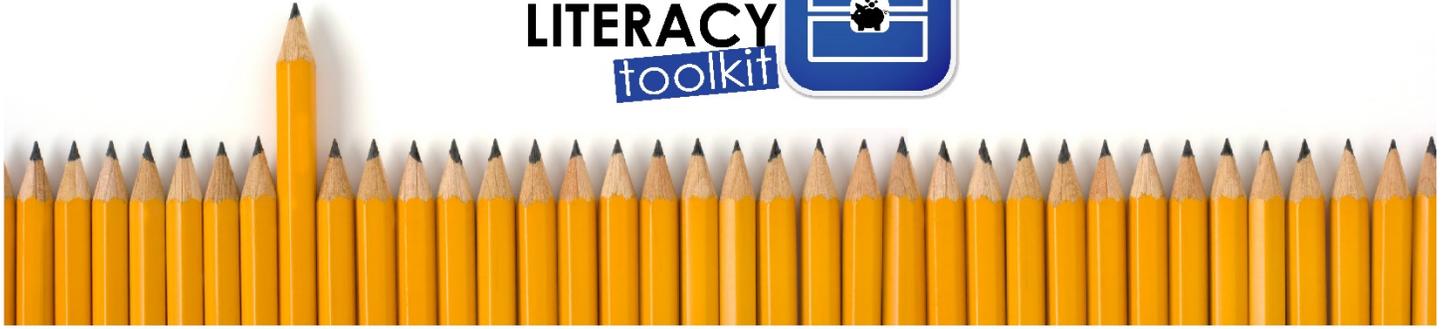
Banzai provides an opportunity for Virginia banks to enhance their existing financial education initiatives and deliver the latest technology to local schools through a private-labeled program that teaches, assesses and certifies students in a variety of personal finance topics. The Banzai curriculum supports the learning objectives for the Economics and Personal Finance Course required for Virginia high school students. Over 40,000 math, business, family and consumer science, and computer teachers have joined the program nationwide.



Several Virginia banks are current Banzai sponsors, including:

- Atlantic Union Bank
- Benchmark Community Bank
- Chesapeake Bank
- Farmers Bank

To learn more about how Banzai can support your bank and the resources they provide, visit [www.teachbanzai.com](http://www.teachbanzai.com).



## Part 5: Useful Resources

### In This Section:

Suggested Financial Literacy Books	page 30
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Budgeting Resources & Worksheets	pages 33 - 34
Apps	page 34
Annual Credit Report Sites	page 34
Sample Lesson Plans – Elementary	pages 35 - 36
Sample Lesson Plans – Middle & High	page 36
Sample Giveaways	page 37
Resources Sources	pages 38 - 40



## Recommended Books to Use with Financial Literacy Lessons

Suggestions Below from American Bankers Association.

### Lower Elementary, Pre-K – 2<sup>nd</sup> grade

- *Little Critter: Just Saving My Money*
- *Follow the Money!*
- *A Dollar for Penny*
- *Bargain for Frances*
- *The Berenstain Bears' Dollars and Sense*
- *A Chair for My Mother*
- *Beatrice's Goat*
- *Money, Money, Honey Bunny!*
- *The Cat in the Hat's Learning Library: One Cent, Two Cents*
- *Do I Need it? Or Do I Want It? Making Budget Choices*
- *Bunny Money*

### Upper Elementary, 3<sup>rd</sup> – 5<sup>th</sup> grade

- *Gabriel Gets a Great Deal*
- *How Much Is a Million?*
- *Just Enough Carrots*
- *Tia Isa Wants a Car*
- *Willie Wins*
- *Yasmin's Hammer*
- *Abuela's Weave*
- *Elevator Magic*
- *Rickshaw Girl*
- *Isabel's Car Wash*
- *Lemonade for Sale*
- *Rock, Brock, and the Savings Shock*
- *The Story of Money*
- *The Lemonade War*
- *Cleo Edison Oliver, Playground Millionaire*

### Middle School, 6<sup>th</sup> – 8<sup>th</sup> grade

- *Lawn Boy*
- *Eyewitness Books: Money*
- *The Mighty Miss Malone*
- *Flat Broke: The Theory, Practice and Destructive Properties of Greed*
- *Follow Your Money: Who Gets it, Who Spends It, Where Does it Go?*
- *Go Figure! A Totally Cool Book about Numbers*
- *Jackson Jones and the Puddle of Thorns*
- *Make Lemonade*
- *Mr. Chickee's Funny Money*
- *One Hen: How One Small Loan Made a Big Difference*
- *The Lemonade War Series #1: The Lemonade War*

### High School, 9<sup>th</sup> – 12<sup>th</sup> grade

- *Not Your Parents' Money Book: Making, Saving, and Spending Your Own Money*
- *Paying for College Without Going Broke*
- *Start It Up: Complete Teen Business Guide to Turning Your Passions into Pay*
- *The Wealthy Barber, Updated 3<sup>rd</sup> Edition*
- *Making Money Work: The Teen's Guide to Saving, Investing and Building Wealth*
- *All About the Green*



## Online Financial Literacy Programs

[VBA Education Foundation](#) - See Part 4 for information on these programs

[ABA Foundation](#) – See Part 4 for information on these programs

[The Actuarial Foundation](#) - The Actuarial Foundation promotes math achievement that contributes to financial literacy through an array of free, interactive, real-world resources. All of these lesson plans, discussion materials, posters, online activities and competitions are specifically tailored to meet the needs of students in grades 4-12 and their instructors.

[American Institute of CPAs](#) – 360degrees of Financial Literacy

[Bulls & Bears](#) – Interactive tools that aid in teaching the fundamentals of personal finance and economics.

[College Scorecard](#) – Tools for paying for college, including types of financial aid, financial aid calculators and FAFSA information.

[Consumer Financial Protection Bureau](#) - Materials for young adult and adult financial education.

[CFPB Paying for College](#) – Materials and tools to help students make the best decisions about how to pay for college.

[Discover: Pathway to Financial Success](#) – Tools and resources to help students learn how to make good financial decisions and achieve goals.

[FDIC – Money Smart](#) - Free resources for young people in grades pre-K through 12 and also instructor led modules for older adults.

[Money Smart Alliance](#) - The FDIC recognizes organizations that contribute to the delivery of the Money Smart curriculum to consumers and small businesses through the Money Smart Alliance Program. Alliance members agree to use or promote the Money Smart curriculum by teaching Money Smart or training others to teach it. Alliance members also provide feedback, and successful uses of the program, to the FDIC to help improve the Money Smart program.

[Youth Banking Resource Center](#) - Through this website, learn about proven strategies to enhance youth financial education activities with access to a savings account through in school banks.



## [Federal Reserve Education](#)

[Building Wealth](#) – A personal finance education resource from the Dallas Fed that presents an overview of wealth-building strategies for consumers, community leaders, teachers and students.

[Dollars and Sense](#) – Budgeting game for middle and high school students

[Richmond Fed – My Money](#) – Student workbook for elementary age students

[St. Louis Fed – Econ LowDown](#) – Free videos, lessons, and online courses

[St. Louis Fed - Kiddynomics](#) – Set of lessons for young children to introduce them to the economic way of thinking

[My Mazuma](#) – Collection of financial literacy resources with option to search by topic, location, proficiency level, and cost

[“My Money” – Financial Literacy & Education Commission](#) – Information, games, lesson plans, tip sheets, and helpful tools for teaching financial literacy

[Starting Point: Teaching and Learning Economics](#) - This site introduces economists to innovative teaching strategies developed both within and beyond the discipline of economics. It provides instructors with the tools to begin integrating and assessing these teaching strategies in their own classrooms and promotes the sharing of teaching innovations among instructors.

[Teaching Money VA](#) – K-12 resources, ability to search by keyword, standard, type of resource and sponsoring organization

[U.S. Mint](#) – Online modules and games for young learners

[VSCPA – Financial Literacy Resources](#) – resources to educate young learners and “tweens” about money management topics

[Visa – Practical Money Skills](#) – resource that includes learning modules, lesson plans, games and other financial literacy resources

[“Yesterday’s Tomorrow”](#) - American Institute of CPAs and the Ad Council



## Online Budgeting Resources

### Practical Money Skills

- Links to different finance and budget lesson plans – see especially Lesson 1: The Art of Budgeting. All these lessons include links to teaching guides, activities, and the PowerPoint presentation slides! The target audience is “college students” but it would also work for adults.

### **Money Instructor**

#### Money Instructor - Main Site

- Account needs to be created for this printable worksheet on needs and wants – the website has different financial lessons for all age levels, including lesson plans, interactive tutorials, printable worksheets, games, simulations, activities, exercises, quizzes, personal finance information, resources, ideas, money saving suggestions, tips, and helpful advice.

#### Money Instructor – Printable Worksheets

- Same website as above - account needs to be created. This links to a printable worksheet for a basic introduction lesson to budgets.

### VDOE – Economics and Personal Finance Online Resources

- Broken down by topic; links to different online resources. See mostly the Money Management section, but there are also budget resources in a few of the other categories.

### St. Louis Fed – Credit Score

- Video to understand how a credit score is determined

### Invest In What's Next

- Series of lesson plans for “life after college”

### Dartmouth University – Financial Literacy Project



- Modules developed by Dartmouth college featuring Earning, Spending, Saving and Investing, and Planning for Retirement NOW – directed to adult learners as well.

### [Virginia Retirement System – Money Matters](#)

- Modules from VRS that feature banking, credit, taxes, investments, financial planning, and home finance.

### [Khan Academy and Bank of America – Better Money Habits](#)

- Khan Academy and Bank of America's website that includes video modules about making smart financial decisions.

## Budgeting Worksheets

[Junior Achievement Personal Finance Sample Budget \(linked at bottom of website page\)](#)

[Budget Worksheets](#)

[Kiplinger – Budgeting Worksheet for a Household Budget](#)

[Consumer.gov – Budget Worksheet](#)

## Financial Literacy Apps

The following apps can be found by searching in the App Store.

- [Mint](#) – all ages
- Bankaroo – ages 5-13
- Savings Spree – ages 5+
- Star Banks Adventure – ages 8-14
- Kids Money – ages 5+
- The Game of Life – ages 7+
- ATM Simulator
- Unleash the Loot!
- P2K Money
- Your bank's resources app

## Encouraging Annual Credit Report Check



[Experian](#)  
[Discover Card](#)  
[Equifax](#)  
[Annual Credit Report](#)

## Sample Lesson Plans – Elementary

Topic	Resource
<b>Bills and Coins</b>	<ul style="list-style-type: none"> <li>• <a href="#">“Coin Roll”</a></li> <li>• <a href="#">Money Matching Game</a></li> <li>• <a href="#">“Show Me the Money”</a></li> </ul>
<b>Career Day</b>	<ul style="list-style-type: none"> <li>• 5<sup>th</sup> Grade <a href="#">Career Day Presentation</a></li> </ul>
<b>Lessons with Books</b>	<ul style="list-style-type: none"> <li>• <i>Alexander, Who Used to Be Rich Last Sunday</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Saving &amp; Spending</a></li> <li>○ <a href="#">Link to book</a></li> </ul> </li> <li>• <i>Betty Bunny Wants Everything</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Kermit the Hermit</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Savings Plan</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Penny Pot</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Counting Change and Changing Coins</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>Pigs Will be Pigs</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>The Berenstain Bears: Trouble With Money</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Bank &amp; Interest</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> <li>• <i>You Can’t Buy a Dinosaur with a Dime</i> <ul style="list-style-type: none"> <li>○ <a href="#">Lesson – Savings and Spending</a></li> <li>○ <a href="#">Link to Book</a></li> </ul> </li> </ul>
<b>Vocabulary Activities</b>	<ul style="list-style-type: none"> <li>• <a href="#">Financial Literacy Student Booklet</a></li> <li>• <a href="#">“Let’s Buy a Farm” – vocabulary activities</a></li> </ul>



<b>Savings vs Spending</b>	<ul style="list-style-type: none"><li>• <a href="#">“Candy Game”</a></li><li>• <a href="#">“Debit vs. Credit: You Decide”</a><ul style="list-style-type: none"><li>○ <a href="#">Worksheet</a></li><li>○ <a href="#">Signs</a></li></ul></li><li>• <a href="#">DIY Turtle Banks</a></li><li>• <a href="#">Financial Literacy Jar Wrapper</a></li><li>• <a href="#">“Just Saving My Money”</a></li><li>• Money Talks for Kidz<ul style="list-style-type: none"><li>○ <a href="#">Sample Pack</a></li><li>○ <a href="#">Teacher Notes</a></li></ul></li><li>• Practical Money Skills –<ul style="list-style-type: none"><li>○ <a href="#">Making Spending Decisions, Lesson 1</a></li><li>○ <a href="#">Spending Plans, Lesson 2</a></li><li>○ <a href="#">Earning Money, Lesson 3</a></li><li>○ <a href="#">What is Money?, Lesson 4</a></li></ul></li><li>• <a href="#">“Saving Makes Us Wait”</a></li><li>• <a href="#">“The Allowance Game”</a></li><li>• <a href="#">“The Truth About Millionaires” – themint.org</a></li></ul>
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## Sample Lesson Plans & Resources – Middle and High

- [360 Degrees of Financial Literacy – American Institute of CPAs](#)
- [“Borrowing Bucks”](#)
- [“Credit Cards: Life in Plastic...It’s Fantastic?”](#)
- [Identity Theft Activity](#)
- [Money Wise – “Building and Keeping Good Credit”](#)
- [Practical Money Skills – Lessons for grades 9-12](#)
- “The Art of Budgeting”
  - [Lesson](#)
  - [Student Sheets](#)
- [“The Truth About Millionaires” – themint.org](#)
- [Wells Fargo, Hands on Banking](#)



## Sample Giveaways

*See pages 38-40 for more information on sample giveaways!*

- Reusable grocery totes
- Pencils/pens
- Keychains
- Candy or healthy snacks (avoid chocolate and peanuts)
- Coin purses or ID cases
- Mugs or cups
- Flip calculators
- Sticky notes
- Drawstring backpacks
- Pocket planners
- Smart phone screen cleaners
- Hand sanitizer bottles
- Cell phone power banks
- Money pencils/notepads with bank logo
- Crayon sets with bank logo
- Dollar bill sticker sheets



## VBA Resources Sources

### Banks Purchase Options



#### Translucent Smash Piggy Bank

Price - \$1.32 each (minimum quantity 150)  
 Company - Motivators.com  
<http://www.motivators.com/Promotional-Custom-TranslucentSmashItPiggyBank-37872.html>  
 Other places from which to order:  
 BankExpress, Smilemakers



#### Recycled Cardboard Box Piggy Bank

Price - \$2.77 each (minimum quantity 100)  
 Company - PrintGlobe  
<https://www.printglobe.com/4-recycled-cardboard-piggy-bank-cork-nose/11424>



#### Coin Custom Card Collector

This coin card holds 20 quarters.  
 Price - \$2.09 each (minimum quantity 500)  
 Company - ePromos  
<http://www.epromos.com/product/8840037/coin-custom-collector-card.html>



#### ATM/Slot Bank

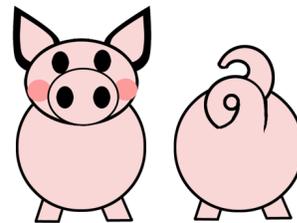
Price - \$0.86 each (minimum quantity 250)  
 Company - Identity Links  
<https://www.identity-links.com/professions/finance-banking/piggy-banks/atmslot-machine-bank>



#### Oval Vinyl Squeeze Coin Holder

Price - \$0.94 each (minimum quantity 250)  
 Company - Imprint Items  
<http://www.imprintitems.com/bags/coin-purse/soft-vinyl-squeeze-oval>

### Bank Download Option



#### Printable Bank Images

- Collect toilet paper tubes for each child in the class.
- Cover the tube with pink paper.
- Cut a slit in the side of the tube.
- Cut out the photos above and glue them to a thin piece of cardboard.
- Glue the head to one end and the tail to the other.
- Make sure the feet are aligned and set on the tail to dry.

Price - Free!

Website -

<http://www.artistshelpingchildren.org/crafts-images/animals/pigs-piggy-banks-printable.png>



## Bank DIY Option



### Pringles Can Save, Spend, Give Jars

#### Need:

- 3 Empty Pringles cans
- Paper
- Tape
- Scissors

#### Steps:

1. Print your bank logo on a piece of paper.
2. Print the paper.
3. Wrap it around the Pringles can and secure with a piece of tape.
4. Cut a slit in the Pringles can lid.
5. Write "save" on one can, "spend" on one can, and "give" on one can.

## Fake Money Purchase Option



### Play Money

Price - \$4.99 for 144 Pieces

Company - Oriental Trading Company

[http://www.orientaltrading.com/play-coins-a2-39\\_1566.fltr?keyword=play+money](http://www.orientaltrading.com/play-coins-a2-39_1566.fltr?keyword=play+money)

## Fake Money Download Option



### Printable Dollar Bills

Price - Free!

Company - TeacherVision

[http://www.teachervision.fen.com/tv/printables/scottforesman/Math\\_3\\_TTT\\_22.pdf](http://www.teachervision.fen.com/tv/printables/scottforesman/Math_3_TTT_22.pdf)

## Fake Money DIY Option



### Play Money Magnets

#### Need:

- Play money image (see above)
- Magnet paper (available from Office Depot)
- Color printer
- Scissors

#### Steps:

1. Download the play money document
2. Print the document onto the magnet paper
3. Cut out each play dollar



# Other Purchasing & Download Options



### Money Pencils with Bank Logo

Price - \$0.51 each (minimum quantity 500)  
Company - Action Printing  
<http://www.actionprintinginc.com/money-pencil-p-5564.html>



### Dollar Bill Notepads

Price - \$4.99 for 24 pads  
Company - Oriental Trading Company  
[http://www.orientaltrading.com/100-bill-notepads-a2-12\\_1303.fltr?keyword=dollar+bill+notepads](http://www.orientaltrading.com/100-bill-notepads-a2-12_1303.fltr?keyword=dollar+bill+notepads)



### Four Pack Crayons, Dollar Bill Design

Price - \$0.65 each (minimum quantity 300)  
Company - PromotionsNOW  
[http://www.promotionsnow.com/products/four-pack-crayons-dollar-bill-design-custom\\_577371.asp](http://www.promotionsnow.com/products/four-pack-crayons-dollar-bill-design-custom_577371.asp)



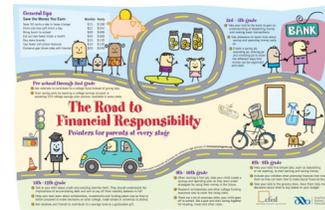
### Dollar Bill Sticker Sheets

Price - \$4.97 for 50 pieces  
Company - Oriental Trading  
<http://www.orientaltrading.com/five-dollar-bill-sticker-sheets-a2-13682754.fltr?keyword=dollar+bill+sticker+sheets&directSearch=true>



### Giveaway Bag

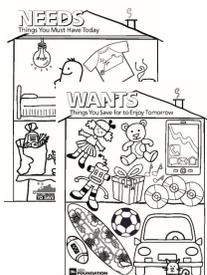
Fill a small plastic bag with your bank logo with the notepads, pencils, candy and other items by which you want the students to remember you and your bank.  
Prices & Vendors vary



### The Road to Financial Responsibility Poster for Parents from the ABA

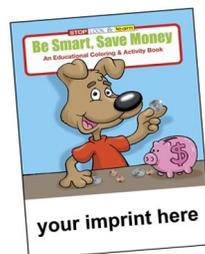
Price - Free!  
Company - American Bankers Association  
[www.aba.com/engagement/documents/TCTS-14-Tips%20sheet-Final.pdf](http://www.aba.com/engagement/documents/TCTS-14-Tips%20sheet-Final.pdf)

## Coloring Pages & Books



### Needs/Wants Coloring Sheets from ABA

Price - Free!  
Company - ABA  
<http://www.aba.com/Engagement/Documents/2015-needs-wants-coloringsheet.pdf>



### Personalized Coloring Books

Price - \$.97 each for 150  
Company - ColoringBook Warehouse  
<http://www.coloringbook-warehouse.com/default.asp>



### Let's Go to the Bank Coloring Books

Price - \$0.98 each for 500  
Company - BankExpress  
<http://bankexpress.espweb-site.com>



## Part 6: You've Done a Presentation, Now What?

### In This Section:

Tips for Working with the Media

page 42

Financial Literacy Talking Points

page 43

Sample Press Release

pages 44 - 45



## Part 6: You've Done a Presentation, Now What?

1. Complete a self-evaluation.
  - a. Reflect on your lesson. What went well? What changes need to be made?
2. Collect evaluations from participating school.
  - a. Online evaluations/surveys have a much higher chance of being completed. Creating something through a site like Survey Monkey will allow for easy data collection.
  - b. See sample evaluation in Part 3.
3. Promote event with media and on social media. Get your bank's marketing team involved!
  - a. Press Release
  - b. Media Advisory
  - c. Facebook
  - d. Instagram
  - e. Twitter

### Tips for Working with the Media

You should have several tools ready to promote your financial literacy program:

- [Press Releases, Media Advisories and Op-eds](#)
  - VBA and the ABA offer free press kits for sponsored programs (see sample on pages 42-43).
- [Interview Preparation](#)
  - Know the facts and details of your financial literacy efforts
  - Pick and focus on a certain set of key points - don't provide too much unnecessary information (see financial literacy talking points on next page)



## Sample Financial Literacy Talking Points

### General

- The economic crisis sent a message that financial education can no longer be optional or a privilege.
- Financial education and hands-on money skills are critical in building a generation of smart money managers.
- 53% of banks nation-wide report teaching financial literacy and 58% conduct financial literacy outreach.
- On the national level, the American Bankers Association has helped bankers reach their communities through their sponsored programs. More than 155,000 bankers have reached nearly seven million young people through these programs.

### Virginia Specific

- According to the Council for Economic Education's "Survey of the States," Virginia is one of 20 states in the nation that requires high school students to take a course in economics and one of 17 states that requires high school students to take a course in personal finance.
  - Virginia was highlighted in this report as "leading the charge in preparing students for lifelong financial success."
- Virginia was one of five states to receive an "A" for financial literacy, according to a [Champlain College Center for Financial Literacy Report](#).
- The Virginia Bankers Association helps bankers educate young people through its savings and credit programs. Last year, more than 21,000 students received financial literacy education from Virginia bankers between Get Smart About Credit, Teach Children to Save, and the VBA Bank Day Scholarship Program.
- Last year, nearly 80,000 students took the one credit course on personal finance and economics.



## Sample Press Release – VBA Bank Day Scholarship Program

For Immediate Release

For More Information:

[Contact Name]

Position

Bank

Contact Phone Number & Email]

**[Bank Name] Participates in VBA Bank Day Scholarship Program:**

**Virginia High School Seniors Will Shadow Bankers for a Chance to  
Win College Scholarship Money**

**[City, VA (Date)]** – On **[Date]**, Virginia high school seniors will spend the day shadowing bankers at **[bank name]** as part of Bank Day, a statewide effort sponsored by the Virginia Bankers Association (VBA) Education Foundation and the Virginia Bankers Association Emerging Bank Leaders. The purpose of the day is to expose students to the banking industry and provide an opportunity for the students to learn about banking, financial services and the vital role **[bank name]** plays in its community.

The third Tuesday in March was declared Bank Day by the Virginia General Assembly in 1991 and **[bank name]** is proud to host students for this important program. From their experience, participating students will write an essay for the chance to win a scholarship. Six regional scholarships of \$2,500 each will be awarded, and from those six winners an overall statewide winner will be chosen. The statewide winner will receive an additional \$5,000 scholarship and receive \$7,500 in total. There will also be six honorable mention scholarships of \$1,000 each. In all, twelve students will receive scholarships totaling \$26,000.

During their visit, the students will **[visit various bank departments and learn about the loan process, the importance of good credit, the profile of a qualified borrower, appropriate etiquette during a job interview, how [bank name] is involved in the community, the Federal Reserve System, payments, etc.]**.

"Bank Day is one of the best short-term, hands-on experiences that a classroom teacher can offer their students—the opportunity to go inside the bank vault, to watch customer/bank officer interaction, to learn about the many services that banks offer, and to start the networking that often leads to part-time and summer jobs, scholarships, and a start on a career path in the financial world," said Bruce Whitehurst, President & CEO of the Virginia Bankers Association.



**[Optional quote from your bank's President.]**

**About [bank name]**

**[Information]**

**About the VBA Education Foundation**

*The Virginia Bankers Association Education Foundation was formed in 2007 with the objective of recognizing the importance of economic education and financial literacy in Virginia and supporting the banking industry as a key participant in these areas. Their mission is to advance personal financial literacy to students in all public and private schools across the Commonwealth.*

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