



## Financial Literacy for After-school programs

**Pre and post-tests available for all programs to prove effectiveness**

**Information needed to include these programs in your  
21<sup>st</sup> Century Community Learning Center Grant Application**

More information is available – contact Selena Swartzfager at 601-974-1091 or [swartsc@millsaps.edu](mailto:swartsc@millsaps.edu); additional information available on personal finance and entrepreneurship education resources. The prices below reflect training and resources for individuals employed by the after school program. If you would like to discuss the cost of bringing in an instructor to work with the students, we can have this conversation.

### Elementary School

#### **1. Stock Market Game – 4<sup>th</sup>-5<sup>th</sup> grade**

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials (*not required but beneficial*)
- b. Team fees - \$15 per team (3-5 students per team)
- c. Requirements – Computers or tablets with internet access for students; after school programs might choose to host competitions with prizes for the highest performing teams. MCEE would budget \$500 for this purpose.
- d. Pre- and post-test data reporting - \$500
- e. Why the Stock Market Game? The SMG Afterschool program is a version of The Stock Market Game program specially created for students in afterschool programs. It is an easy-to-use and effective way for afterschool providers to align their programs to their students' school curriculum. The SMG Afterschool program shows students how the math and reading they learn in school is applied in the real world. The Mississippi After-school Stock Market Game (SMG) is a simulation of a real market, designed to involve students in the world of finance and investing as a means of helping them learn about how a market economy works. Student teams of 3 to 5 students invest a hypothetical \$100,000 in stocks and compete for the best portfolio performance. There are three separate thirteen-week programs each year; one in the Fall, one in the Spring and one in the Summer (upon request). The program is available to grades 4 through 12 and is adaptable for many different classes, including social studies, math, economics, business, technology, gifted, and club activities. Students learn

to develop team strategies, make decisions, and become informed about investment and economic terms. They also learn to see the connection between world events and their investments. More information here: <https://www.stockmarketgame.org/expafterschool.html>

## **2. *Never Too Young – K-5<sup>th</sup> grades***

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and training materials (*not required but beneficial*)
- b. Curriculum – Provided at no cost, but supplies are needed for each site that should not cost more than \$500. Some programs will already have the supplies in stock. Lessons accessible here: <https://mscee.org/resources/#Q13>
- c. Requirements – Curriculum, which is provided at no cost and supplies needed to teach lessons.
- d. Why Never Too Young? Never Too Young: Personal Finance for Young Learners is an elementary school level after-school/out-of-school program designed to instill a real-world understanding of personal finance and economics. The program was developed in response to a growing demand for teaching students about personal finance in settings outside the traditional school day. While there is no lack of material for teaching personal finance, there are few approaches that take into account the particular features of an after-school setting—for example, the broader range in age and ability of students participating in an after-school group; that the group may meet in a location that is not set up like a standard classroom; more sporadic participant attendance; and, perhaps most importantly, a lack of trained educators prepared to teach personal finance in this setting.

The Never Too Young program responds to these gaps by employing a complete curriculum designed specifically for after-school/out-of-school settings. Structured in 12 units, the program can be taught to K-5 learners over the course of two to four months and teaches young students the basics of banking and credit, the cost of running a family, and the importance of cost-benefit analysis in making purchases. It is designed to be taught by after-school providers, with support from content experts. The service providers are connected to seasoned economic educators, who train providers on both the content and delivery, and then provide follow-up support during the initial implementation to ensure that service providers are comfortable with teaching the lessons.

## **3. *\$martPath – 1<sup>st</sup>-6<sup>th</sup> grade***

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials (*not required but beneficial*)

- b. Requirements – Computers with internet access for students – accessible here: <https://mscee.org/resources/#Q10>
- c. Why \$martPath? \$martPath is an engaging, interactive and easy-to-use way for teachers of grades 1-6 to embed relevant and fun economic and financial education in the afterschool program setting. Best of all, \$martPath is completely free! \$martPath provides simple, fun lessons that bring economic and financial education to life for elementary students. \$martPath units teach students about personal financial responsibility (such as saving, prudent spending, and prioritizing needs and wants) through grade-appropriate, curriculum-aligned, interactive lessons.

## **Middle School**

### **1. Stock Market Game – 6<sup>th</sup>-8<sup>th</sup> grade**

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials (*not required but beneficial*)
- b. Team fees - \$15 per team (3-5 students per team)
- c. Requirements – Computers or tablets with internet access for students; after school programs might choose to host competitions with prizes for the highest performing teams. MCEE would budget \$500 for this purpose.
- d. Pre- and post-test data reporting - \$500
- e. Why the Stock Market Game? The SMG Afterschool program is a version of The Stock Market Game program specially created for students in afterschool programs. It is an easy-to-use and effective way for afterschool providers to align their programs to their students' school curriculum. The SMG Afterschool program shows students how the math and reading they learn in school is applied in the real world. The Mississippi After-school Stock Market Game (SMG) is a simulation of a real market, designed to involve students in the world of finance and investing as a means of helping them learn about how a market economy works. Student teams of 3 to 5 students invest a hypothetical \$100,000 in stocks and compete for the best portfolio performance. There are three separate thirteen-week programs each year; one in the Fall, one in the Spring and one in the Summer (upon request). The program is available to grades 4 through 12 and is adaptable for many different classes, including social studies, math, economics, business, technology, gifted, and club activities. Students learn to develop team strategies, make decisions, and become informed about investment and economic terms. They also learn to see the connection between world events and their investments. More information here: <https://www.stockmarketgame.org/expafterschool.html>

## **2. Next Gen Personal Finance - 6<sup>th</sup>-8<sup>th</sup> grade**

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials
- b. Requirements – Computers or tablets with internet access for students would be beneficial, but not required
- c. Pre- and post-test data reporting – tests are built into the resource for use by the after school program
- d. Why Next Gen Personal Finance? NextGen Personal Finance offers a wide array of financial education resources – everything from lessons and activities you can put to use in your classroom to interactive simulations to professional development and advocacy tools. More information: <https://www.ngpf.org/>

# **High School**

## **1. Stock Market Game - 9<sup>th</sup>-12<sup>th</sup> grade**

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials (*not required but beneficial*)
- b. Team fees - \$15 per team (3-5 students per team)
- e. Requirements – Computers or tablets with internet access for students; after school programs might choose to host competitions with prizes for the highest performing teams. MCEE would budget \$500 for this purpose.
- c. Why the Stock Market Game? The SMG Afterschool program is a version of The Stock Market Game program specially created for students in afterschool programs. It is an easy-to-use and effective way for afterschool providers to align their programs to their students' school curriculum. The SMG Afterschool program shows students how the math and reading they learn in school is applied in the real world. The Mississippi After-school Stock Market Game (SMG) is a simulation of a real market, designed to involve students in the world of finance and investing as a means of helping them learn about how a market economy works. Student teams of 3 to 5 students invest a hypothetical \$100,000 in stocks and compete for the best portfolio performance. There are three separate thirteen-week programs each year; one in the Fall, one in the Spring and one in the Summer (upon request). The program is available to grades 4 through 12 and is adaptable for many different classes, including social studies, math, economics, business, technology, gifted, and club activities. Students learn to develop team strategies, make decisions, and become informed about investment and economic terms. They also learn to see the connection between world events and their investments. More information here: <https://www.stockmarketgame.org/expafterschool.html>

## **2. *Next Gen Personal Finance - 9<sup>th</sup>-12<sup>th</sup> grade***

- a. Professional Development provided upon request by MCEE – cost NTE \$1,000 for trainer and materials
- b. Requirements – Computers or tablets with internet access for students would be beneficial, but not required
- c. Pre- and post-test data reporting – tests are built into the resource for use by the after school program
- d. Why Next Gen Personal Finance? NextGen Personal Finance offers a wide array of financial education resources – everything from lessons and activities you can put to use in your classroom to interactive simulations to professional development and advocacy tools. More information: <https://www.ngpf.org/>