

Budget

Rushmore Academy (011444) - Marion County - 2014 - Straight A Fund - Rev 0 - Straight A Fund

U.S.A.S. Fund #:

Plus/Minus Sheet (opens new window)

Purpose Code	Object Code	Salaries 100	Retirement Fringe Benefits 200	Purchased Services 400	Supplies 500	Capital Outlay 600	Other 800	Total
Instruction		0.00	0.00	575,000.00	23,500.00	0.00	0.00	598,500.00
Support Services		400,000.00	5,600.00	0.00	0.00	0.00	42,960.00	448,560.00
Governance/Admin		0.00	0.00	0.00	0.00	127,500.00	0.00	127,500.00
Prof Development		0.00	0.00	25,000.00	0.00	0.00	0.00	25,000.00
Family/Community		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Safety		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Facilities		0.00	0.00	0.00	0.00	24,000.00	0.00	24,000.00
Transportation		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		400,000.00	5,600.00	600,000.00	23,500.00	151,500.00	42,960.00	1,223,560.00
Adjusted Allocation								0.00
Remaining								-1,223,560.00

Application

Rushmore Academy (011444) - Marion County - 2014 - Straight A Fund - Rev 0 - Straight A Fund

Applicants shall respond to the prompts or questions in the areas listed below in a narrative form.

A) APPLICANT INFORMATION - General Information, Experience and Capacity

1. Project Title: Financial Literacy Consortia Partnership

2. Executive summary: Provide an executive summary of your project proposal and which goal(s) in question 9 you seek to achieve. Please limit your responses to no more than three sentences.

We are proposing an initiative that will bring financial literacy to educators and students in the state of Ohio with a sustainable, effective strategy. We will provide an educator financial literacy certification program, materials and assessments to 300,000 students in two grade levels (one middle and one high school grade), with funding of \$1,275,000 over a 6-month commitment. Our proposal eliminates the need for future spending, enables higher student achievement and utilizes technology to share the same resources across all educators and students in Ohio.

300000 3. Total Students Impacted:

4. Lead applicant primary contact: - Provide the following information:

First Name, last Name of contact for lead applicant: Jeremy Dunn

Organizational name of lead applicant: Life.Money

Unique Identifier (IRN/Fed Tax ID): EIN: [REDACTED]

Address of lead applicant: 562 Lee St Marion Oh 43302

Phone Number of lead applicant: 740.341.2221

Email Address of lead applicant: jdunn@mylifemoney.org

5. Secondary applicant contact: - Provide the following information, if applicable:

First Name, last Name of contact for secondary applicant: Miles Burson

Organizational name of secondary applicant: Marion City Schools

Unique Identifier (IRN/Fed Tax ID): 044339

Address of secondary applicant: 429 Presidential Drive, Marin, OH 43302

Phone number of secondary applicant: 740-223-4422

Email address of secondary applicant: miles@marioncity.k12.oh.us

6. List all other participating entities by name: Provide the following information for each additional participating entity, if applicable: Mention First Name, Last Name, Organizational Name, Unique Identifier (IRN/Fed Tax ID), Address, Phone Number, Email Address of Contact for All Secondary Applicants in the box below.

Steve Vanderhoff, Rushmore Academy, 011444, Amjerst Drive, Marion, OH 43302, 740-387-2043, steve_vanderhoff@marincity.k12.oh.us

7. Partnership and consortia agreements and letters of support: - (Click on the link below to upload necessary documents).

* Letters of support are for districts in academic or fiscal distress only. If school or district is in academic or fiscal distress and has a commission assigned, please include a resolution from the commission in support of the project.

* If a partnership or consortium will be established, please include the signed Straight A Description of Nature of Partnership or Description of Nature of Consortium Agreement.

[UploadGrantApplicationAttachment.aspx](#)

8. Please provide a brief description of the team or individuals responsible for the implementation of this project including relevant experience in other innovative projects. You should also include descriptions and experiences of partnering entities.

Successful initiatives require a strong leadership team. Our Leadership Team represents individuals who will lead, manage and operate day-to-day responsibilities. They will be supported by six additional support staff positions. Our Certification Team is dedicated to the success of financial literacy and is willing to commit their time to act as an active decision-making board. We will draw on their experience and expertise to ensure the effectiveness of the initiative. Our Partners represent leaders in the state of Ohio who have shared their passion for financial literacy and are willing to be a relational advocate for our initiative. Financial Literacy Certification Team Betsy DeMatteo - Ohio State, Family Consumer Sciences Coord Responsible for initiative communication, data collection and data reporting; Betsy leads financial literacy education out of the OSU extension offices located across the state. She has a vast knowledge of what educators need through research performed by OSU. Betsy is a leader concerning financial literacy in the State of Ohio. Jeremy Dunn M.Acc. - Life.Money, President Responsible for training and material design and creation; Jeremy has been creating and building financial literacy resources for the past 3 years, since leaving JPMorgan Chase & Co. He shares content knowledge through applicable scenario learning that engages students. Jeremy continues to push the need for accountable and funded financial literacy in a way that creates measurable differences. Brittani Dunn M.Ed. - Education consultant, Kagan Cooperative Learning, Ohio Dept. of Education and North Central Ohio Education Service Center Responsible for educator development and student engagement; Brittani has traveled the country consulting with every kind of school system. Her ability to encourage educators and engage students makes her essential to the success of the project. She continues to be a catalyst for higher student and educator performance. Brittani is a teacher of teachers, continually producing positive change for school systems. Stanley Jackson - Former Ohio State University Quarterback, Big Ten Network Football Analyst, Lending Director Buckeye Nation Interim Inc. Bank Acquisitions Responsible for public awareness and relations; Stanley has amazing relationships through many avenues in the state of Ohio and continues to be an advocate for financial literacy among minority and poverty groups. His relational ability to draw appropriate attention to the needs of schools without funding or a voice is timely for the challenges we face. Stanley creates opportunities for the right people to hear the right needs. Mary Jo Kohl - Ohio Department of Education, Family Consumer Sciences Director Responsible for Ohio Education awareness and relations; Mary Jo continues to be an innovative leader that pushes her subject matter educators to the front of education practices. She promotes effective and cutting edge educational tools that improve resources for the specific needs of educators and students. Mary is a motivator and an innovator concerning subject matter leadership. Melanie Kwast CPA - Auditor for the Auditor of State of Ohio Responsible for project accounting and spending; Melanie brings her skills concerning financial management and reporting. Her experience with the State Auditor's office has been specialized in Public School audits. She ensures the funding timing and expenses are made exactly as planned and in compliance with USAS practices. Melanie brings the catered accounting practices the Ohio Department of Education and State Auditors Office require. Mike McDaniel - Ohio Automobile Dealers Association Past President, President of McDaniel Automotive Responsible for business operational oversight; Mike brings over 30 years of business operations experience. He operates a successful automotive business as well as several community initiatives. He is an essential part of the team; ensuring business

B) PROJECT DESCRIPTION - Overall description of project and alignment with Outcomes

9. Which of the stated Straight A Fund goals does the proposal aim to achieve? - (Check all that apply)

Student achievement

Spending reductions in the five-year fiscal forecast

Utilization of a greater share of resources in the classroom

10. Which of the following best describes the proposed project? - (Select one.)

New - never before implemented

Existing and researched-based - never implemented in your district or community school but proven successful in other educational environments

Mixed Concept - incorporates new and existing elements

Enhancing/Scale Up - elevating or expanding an effective program that is already implemented in your district, school, or consortia partnership

11. Describe the innovative project.

Building an innovative and sustainable answer to the financial literacy dilemma requires an amazing team with different, unique perspectives and skills. By building a team of Oh educators, business professionals and state leaders, we will create a Financial Literacy Certification Team or FLCT. This team will be responsible for creating the resources educators need to effectively teach financial literacy. Our project focuses on creating the certification and resource tools for educators leading financial literacy classes. All resources will be readily available to all educators and students through online applications. Following the financial literacy curriculum outline by the Ohio Department of Education (ODE), the FLCT will create 16, 30-minute lesson training sessions. The purpose of these videos is to

teach the teacher about the financial literacy principle, how to engage students and communicate difficult concepts using simple illustrations. The next step for the educator will be their completion of the online FLCT exam. This enables the FLCT to monitor, measure and compare performance. For example, if a particular group of educators is struggling understanding the information, the FLCT could provide additional professional developments. Over six months, educators will be made aware of the FLCT online training and the FLCT exam being created. As a result of each FLCT meeting, additional resources will be changed and added to custom meet the needs of the educator and meet the vision of the legislated mandate. Once the creation process is completed, the FLCT team will stay on as a voluntary team that maintains the interest and awareness of financial literacy. Several of the team members currently extend their efforts concerning financial literacy on a volunteer basis. Students will receive digital financial literacy resources in different formats. Videos, online assessments, smart phone applications and eBooks will leverage student engagement. A majority of these resources are already created and in active use around Ohio through Life.Money (financial literacy material and training provider for middle school and high school students). The remaining resources will be created and distributed to every student receiving financial literacy education. Once the funding period is complete, all digital resources will still be available to students and schools at no cost. Project Highlights; - Educators are equipped through custom solutions from local, Ohio education, business and other state leaders - Educators have digital access to all resources necessary to teach financial literacy with a certification team responsible for success - No additional funding required after the funding period - Students receive the same materials and resources without impact of school budgets - Students receive readily accessible digital materials in multi-deliverable formats; videos, applications, eBooks and online assessments - Financial literacy is delivered in its full scope versus other complimentary or limited resources - Fulfill Senate Bill 311 and House Bill 1 financial literacy requirement with balance across the entire state

12. Describe how it will meet the goal(s) selected above. - If school/district receives school improvement funds/support, include a brief explanation of how this project will advance the improvement plan. Our visionary concept creates fair, equal financial literacy training for all Ohio educators and equal availability of materials for all Ohio students. Literally, every teacher and student will have the same accessibility to essential financial literacy resources. Through the FLCT, every educator and student will also have a guiding team, ensuring the desired measurables are reached. The value in the concept is the low to no maintenance of digital resources once they are completed and available online. Lasting impact is accomplished through the collective effort of the FLCT, leading the financial literacy initiative to see students financially literate. Ohio's future will dramatically improve as a result of students building financially healthy lives versus destructive habits continually demonstrated.

C) SUSTAINABILITY - Planning for ongoing funding of the project, cost breakdown

13. Financial Documentation - All applicants must enter or upload the following supporting information. Responses should refer to specific information in the financial documents when applicable:

- a. Enter a project budget
- b. Upload the Straight A Financial Impact Template forecasting the expected changes to the five-year forecast resulting from implementation of this project. If applying as a consortia or partnership, please include the five-year forecasts of each school district, community school or STEM school member for review.
- c. If subsection (b) is not applicable, please explain why, in addition to how the project will demonstrate sustainability and impact.

Not applicable. No funding currently allocated to financial literacy in the education budget. Once the funding period is expended, all digital resources will continue and be hosted on the created FLCT web page. Costs associated with web hosting and domain ownership are about \$150 per year. The remaining cost associated with maintaining the digital resources will be funded through the continued need for professional developments. Educators must earn Continued Education Units (CEU's) to maintain their professional designation as a state approved educator. Obviously, financial literacy educators will desire a portion of their required CEU's to be focused on financial literacy. Revenue from performing professional developments for school districts will sustain the availability of the digital resources.

14. What is the total cost for implementing the innovative project?
1,275,000.00 * Total project cost

* Provide a brief narrative explanation of the overall budget. The narrative should include the source and amount of other funds that may be used to support this concept (e.g., Title I funding, RttT money, local funding, foundation support, etc.), and provide details on the cost of items included in the budget (i.e. staff counts and salary/benefits, equipment to be purchased and cost, etc.).
- The source of funding for our initiative would come from the Straight A Fund. - Leadership Compensation of \$160,000; top three primary individuals leading, building, coordinating and organizing the initiative. - Certification Team Compensation of \$60,000 (6 members, \$10,000 each); direct team guiding the creation and strategy of the initiative - Other Employees Compensation of \$180,000; Executive Assistant; Assigned assistant to executive team; aiding in schedule coordination, meeting hospitality, phone call and email organization. Administrative Coordinator; General administrator for all office employees; maintain facility, office supplies, team functions, meetings & general reception. Media Team; Support all media functions including; web development, video production, online resources, graphic design & general tech support. Writing Team; Develop and create all written lessons, content, and communications through creative and engaging writing elements. Accounting & Finance; identify, record and execute all financial diligences. Develop reporting to ensure compliance and process for forecasting. Educator Support; Receive, troubleshoot and proactively respond to all needs that would assist or hinder educator relations and product usage - Governance & Administration of \$127,500; sponsor school administration and employee cost for facilitating and oversight - Material Creation Cost of \$575,000; video production, app development, iBook illustrations, distribution, assessment software and web hosting. - Office Lease of \$24,000; work space lease providing one central location for all employees and volunteers - Office Supply of \$23,500; computers and software for employees to ensure continuity of technology and platform uniformity. - Professional Development Cost of \$25,000; cost of renting facilities, mailings, conference call services, travel and resource duplication for educator trainings. - Employee Benefits of \$5,600 or 1.4% of payroll - Payroll Taxes of \$42,960 or 10.74% of payroll

15. What new/recurring costs of your innovative project will continue once the grant has expired? If there are no new/recurring costs, please explain why.
150.00 * Specific amount of new/recurring cost (annual cost after project is implemented)

* Narrative explanation/rationale: Provide details on the cost of items included in the budget (i.e. staff counts and salary/benefits, equipment to be purchased and cost, etc.). If there are no new/recurring costs, please explain why.
The digital resources must have a central location to "live;" meaning a familiar website that remains familiar to educators and students for sustainable success.

16. Are there expected savings that may result from the implementation of the innovative project?
36,225,000.00 * Specific amount of expected savings (annual)

* Narrative explanation/rationale: Provide details on the anticipated savings (i.e. staff counts and salary/benefits, equipment to be purchased and cost, etc.)
Financial Literacy continues to be a need for our students that is not currently being met by a centralized, supported effort with clear outcomes. As the need for financial literacy grows, without support of our proposal, eventually funding will be provided. If the 300,000 students received traditional, per student materials we estimate and average cost of \$25 per student. This would equal a cost of \$7,500,000 for student materials. Assuming that type of funding would remain for 5 years, equals a total of \$37,500,000 in funding. Support of our proposal (funding of \$1,275,000) would provide digital resources that remove the need for additional funding in the future. (\$37,500,000 - \$1,275,000 = \$36,225,000)

17. Provide a brief explanation of how the project is self-sustaining. If there are ongoing costs associated with the project after the term of the grant, this explanation should provide details on the cost reductions that will be made that are at least equal to the amount of new/recurring costs detailed above. If there are no new/recurring costs, explain in detail how this project will sustain itself beyond the life of the grant.
The vision of the Straight A Fund has echoed through our strategy to provide resources past the funding period. Once the funding period is expended, all digital resources will continue and be hosted on the created FLCT web page. Costs associated with web hosting and domain ownership are about \$150 per year. The remaining cost associated with maintaining the digital resources will be funded through the continued need for professional developments. Educators must earn Continued Education Units (CEU's) to maintain their professional designation as a state approved educator. Obviously, financial literacy educators will desire a portion of their required CEU's to be focused on financial literacy. Revenue from performing professional developments for school districts will sustain the availability of the digital resources. Once the funding period ends, members of the FLCT will commit to volunteer terms as part of the team. This means, no further cost and opportunities for other financial literacy advocates to join. As part of the volunteer responsibility for the FLCT, time invested in the updates of the digital resources will be expected. Once the initial resources are created through funding, resource updating will be based on minimal edits from annual reviews and submissions from educators around the state. Schools will enforce the certification program for their educators as a significant part of maintaining financial literacy success. Over time, as new educators join or existing educators begin teaching financial literacy, the certification requirement will remain with resources and exams available at no cost. All testing and will be built with auto-reply functions that communicate the success of the exam and share the results with the FLCT.

D) IMPLEMENTATION - Timeline, communication and contingency planning

18. Fill in the appropriate dates and an explanation of the timeline for the successful implementation of this project. In each explanation, be sure to briefly describe the largest barriers that could derail your concept or timeline for implementation and your plan to proactively mitigate such barriers. In addition, the narrative should list the stakeholders that will be engaged during that stage of the project and describe the communication that occurred as the application was developed.

Describe the ongoing communication plan with the stakeholders as the project is implemented. (Stakeholders can include parents, community leaders, foundation support and businesses, as well as educational personnel in the affected entities.)

* Proposal Timeline Dates
Plan (MM/DD/YYYY): 12/17/13
* Narrative explanation
Communicate the initiative to all public school districts through email and telephone once a month between December 2013 to June 2014 o Barriers are time and attention required to communicate with all 615 school district. Solutions are, "how do you eat an elephant approach;" by sorting the list of school districts into smaller manageable lists enables our team to communicate directly with every school on a personal level. - Share the initiative with media outlets through an approved press release - Host monthly, informative video and telephone conference sessions from December 2013 to June 2014 for educators impacted - Create Online Video Certification Trainings o Barriers are equipment, people and time required to produce high quality videos. Solutions are utilizing the

Media departments at Ohio University and Ohio State University. OSU's media department is already confirmed. - Create Smartphone App o Barriers are the specific computer coding skills required to write a Smartphone app. Solutions are leveraging Ohio businesses who have produced successful apps before. - Upgrade Tablet iBook - Create Online, Auto-response Educator FLCT Exam - Create Online, Auto-response Student Pre & Post Assessments - Release created materials and initiative launch in June 2014

Implement (MM/DD/YYYY): 6/30/14

* Narrative explanation

- FLCT Meets monthly to discuss updates, obstacles and solutions -- Bi-Weekly educator email communications -- Electronic Monthly educator feedback forms -- Confirm the use and implementation with educators in each school district o Barriers are time consumption and identifying the appropriate contact. Solutions are organized effort leveraging relationships throughout media, education and business and maintaining individual financial literacy educator contacts for each school district.

Summative evaluation (MM/DD/YYYY): 12/21/14

* Narrative explanation

Accumulate data for all educators taking the FLCT exam o Barriers are the actual effort of data accumulation and record keeping. Solutions are digital auto-response testing software that enables immediate organized data - Accumulate data for all students taking the Pre and Post FLCT assessment o Barriers are the actual effort of data accumulation and record keeping. Solutions are digital auto-response testing software that enables immediate organized data - Success Report Creation for stakeholders - Educator FLCT Exam report comparing the pass rate and average score of Ohio educators - Student Pre and Post Assessment report comparing the average student growth from the pre to the post assessment

19. Describe the expected changes to the instructional and/or organizational practices in your institution.

- Using our local community as an example, Marion County ranks among the lowest counties in Ohio regarding poverty and income levels. With a steady declining local economy, we are only seeing these levels become worse. Financial education for students will impact our culture and help bring a turn around to our local economies. Students will no longer be plagued by the doubts, uncertainty and anxiety surrounding financial decision-making. We see the same impact in rural and urban communities across Ohio. -- Teenagers should not have to be intimidated by debt or ignorant to the consequences of mismanaged debt. If we teach our students to understand and apply sound financial information, they can face the challenges of managing debt with confidence. Attention grabbing content, with a uniform syllabus and engaging classroom instruction will ensure a higher than average retention level among students. Educators will receive professional developments and employ an assessment tool to create comparable, measurable data. Close examination of educator feedback and assessment results will enable a product custom tailored for the needs of Ohio students and educators. -- Financial decisions have the potential to impact the rest of their life. The state of Ohio has a 13% rate for people living under poverty level (U.S. Census Bureau, 2010): poverty level is below \$22,000 a year for dual income households and below \$11,000 a year for single income households. For a local example, Marion County has a 16% poverty rate (U.S. Census Bureau, 2010), which is 23% above the state average. Roughly 10,000 of the 65,000 people living in Marion County live in poverty. - Besides poverty, growing the awareness of the reality our students face is required for success. Think about the decisions our teenagers are forced to make; college loans, car financing and credit cards are typically finalized before graduation. Add up some of the possible debts and you can easily estimate more than \$50,000 in debt within one year of high school graduation. When you calculate how long it will take someone to repay those amounts, you look at 10 plus years of payments to creditors. One comment we all have made illustrates our need for financial education; "I wish someone would have told me." - We have the opportunity to shift our student's expectation of financial knowledge and ability to build personal budgets. We face a unique paradigm in the culture of education. In the past, students would learn financial skills from their parents, but, in many cases, that does not happen today. Parents are ignorant in changing credit markets that grow in complexity and cost. In most realities, parents do not have the time to commit to teaching financial management to their child. The rise of single parent households and dual income households creates a void in financial education students receive.

E) SUBSTANTIAL IMPACT AND LASTING VALUE - Impact, evaluation and replication

20. Describe the rationale, research or past success that supports the innovative project and its impact on student achievement, spending reduction in the five-year fiscal forecast or utilization of a greater share of resources in the classroom.

It is not enough for content to be dumped on students in a typical classroom atmosphere. It is important to create a uniform syllabus covering major categories and subjects imperative to financial success (Wilhelm & Chia-An, 2005). Integrating student engagement during the class will excel their ability to retain the content. According to a study by Yamarik (2007), actively communicating with students through Cooperative Learning is proven to increase student performance. Cooperative Learning is the strategic use of small groups and classroom interaction. Most students lack the attention span and underperform in a teacher lecture format. Engagement tools we implement into the program are: - Lesson Introduction Videos - Cooperative Learning Training - Interactive iBook for the iPad - Interactive Smartphone App Development - Online, Universal Educator Certification Program Using the same concepts in popular video games, we use incentives and achievements in the resource model (Mangalindan, 2010). As students face brand new concepts, the progressive rewards will motivate each student. The use of online resources will track development, improve retention and supply students with an easy reference tool for questions outside of the classroom. Our brain makes decisions based on pre-historic processes that do not adjust well to the complex and unemotional nature of financial decision-making. Our two primary brain functions are reward and punishment. Only one of these patterns can work at a time; if one is engaged the other must shutdown (Lennick & Jordan, 2010). Without education, students will not understand why they make poor decisions. Many choices are made from a reaction to circumstance and not the result of responsible planning. Training students to identify, what is an overreaction from our brain will allow them to stop and think in a rational manner. Reward and punishment are not initial reactions our brain can control but actually the opposite is true; we stop thinking and react based on a brain response. Our pre-historic brain dictates emotions and controls the smallest detail when entering reward or punishment mode. When we get into a heated argument, we feel the immediate change in our body. The same immediate change happens when we see a friend we have not seen in a long time, but with different emotions. Numbers are unemotional and the stock market does not care about our feelings. We fall prey to our own brain, which has been wired to make decisions based on a survival mode, overreacting to the latest headline, hottest trend or media addressed concern. We can train our minds to become "symptom processors". Just like a sneeze or a bad day in the market, we do not have to hit the panic button. We can recognize the sign or symptom of a physical affect and address it as necessary. A slight decrease in mortgage rates should not lead us to rash decision-making, the same way a smile should not lead us to marriage. We can overcome our brain, our financial-decision making enemy, by teaching students how to make rational decisions. In constant survival mode, our brain only registers good or bad responses; which is counterproductive to positive financial decisions. Our brains are "plastic" and have the ability to learn new patterns (Lennick & Jordan, 2010) that enable positive financial decision-making. Minster School District, in Ohio demonstrates a successful example. Life.Money sponsored students had an average of 22% improvement between pre and post assessments. We also see international success with American English Academy (AEA) in Sofia, Bulgaria. While spending time onsite with AEA, Life.Money worked with educators and students in a diverse setting. Different economic backgrounds (scholarship students to students dropped off by a personal driver) and different religious backgrounds (Muslim, Christian, Hindu) and different nationalities (American, European, Middle Eastern, Asian) were all represented.

21. Is this project able to be replicated in other districts in Ohio?

Yes

No

22. If so, how?

Digital materials and resources enable every educator and student to have access to financial literacy. The playing field between school funding, geographic location, student diversity and educator experienced will be fair. Schools will not have concerns about financial burdens, professional burdens or staffing burdens. Students will have equal ability to learn financial literacy as an essential life skill.

23. Describe the substantial value and lasting impact that the project hopes to achieve.

Looking at the severe impact financial decisions have on our life, the monumental importance of financial literacy has never been more of a need. Equipping our students with financial education will have a direct impact on their ability to build strong personal finance plans. Using their assets to generate more resources, our next generation will help begin to drive economic growth in Ohio. Time is money; the earlier our students learn to manage their finances, the more they will benefit. Making a specific certification program that equips educators to lead their classrooms raises the overall quality of financial literacy. Leveraging the investment into improving the capacity and confidence of the educator will enable the student to share the same success. Our financial literacy education has three layers to its foundation; 1) Educator Trainings; the value of the content delivered is only as valuable as the skills of the instructor leading the classroom. 2) Classroom Materials; teachers will receive electronic Teacher Manuals and students will receive an iBook Student Guide. Videos, cooperative learning and illustrations will maintain high levels of student engagement. Online Pre & Post Assessment; students will take an online, pre and post assessment; data will provide a benchmark for student improvement. Educators will gain essential information for their personal lives as well as the confidence to equip our students. Students will leverage their financial literacy knowledge to build personal financial management. Personal finances are the number one reason for divorce and the single greatest driver for poor quality of life statistics connected with poverty.

24. What are the specific benchmarks related to the fund goals identified in question 9 that the project aims to achieve in five years? Include any other anticipated outcomes of the project that you hope to achieve that may not be easily benchmarked.

Desired measurable outcomes: - Educators achieve an 80% or higher on the Educator Certification Exam - Students average a 30% increase between pre and post assessment - At least 2 educators from every public school district (615 districts) enrolled in the Certification program - Each year, over 300,000 students receive financial literacy - Trainings, materials and resources are available at no cost to school districts - Ohio becomes the Financial Literacy model for other states

25. Describe the plan to evaluate the impact of the concept, strategy or approaches used.

* Include the method by which progress toward short- and long-term objectives will be measured. (This section should include the types of data to be collected, the formative outputs and outcomes and the systems in place to track the program's progress).

* Include the method, process and/or procedure by which the program will modify or change the program plan if measured progress is insufficient to meet program objectives.

- Our evaluation plan will cross evaluate qualitative and quantitative measurements. Starting with our FLCT, using HR evaluation models we will evaluate the personal success of our FLCT and our staff with monthly discussions. Our weekly team meetings will enable us to identify short-term goals and continually have a comparison with our schedule and progress. - Every educator, at the end of his or her financial literacy certification exam will have the opportunity to provide feedback on the certification process. As a qualitative evaluation, we will analyze scores of all educators taking the exam. We will be able to see the overall outcomes and specific answers to questions for every educator. - - Each student will follow a similar method by offering feedback at the end of his or her coursework. Each student will provide pre and post assessment data. This will enable the FLCT to look at the state, school and student trends on an individual or defined group level. - - When we see trends that are not desirable, as a FLCT, we will base our shift in strategy or change on best practices that are available from past success. For example, if we see a trend in performance that is not desirable concerning FLCT educator exam, we will discuss our experiences and references in times relating to the specific trend. If educators are having a difficult time with a specific portion of the exam, we would leverage our educational experience as a collective to identify, how we can better equip educators for that sections. - - Other issues will be addressed by using the diverse group of leaders assembled. For

example, if one FLCT member is better equipped to strategize the solution to a concern then we will enable that member to lead the solution. If there is a problem with forecasting upcoming costs, we will support the leadership of Melanie Kwast, as a CPA employed with the State Auditor's Office. -- Cloud storage, Google Docs and Test making software will enable us to have second by second status on data. This immediate access to information will allow the FLCT to maintain a "finger on the pulse" of the initiative. Members of our FLCT already employ best practices for these evaluation models in their respective fields. For example, Mary Jo Kohl keeps her attention on all Family Consumer Science educators K through 12 for all of Ohio. Mike McDaniel has operated a successful business for 30 years. Betsy DeMatteo acquires information from all of Ohio State University's extension offices. Brittani Dunn consults with schools throughout the country and has managed feedback from thousands of educators. Education leaders helping combine their experience with our business leaders experience is the foundation for creating our measured objectives.

By virtue of applying for the Straight A Fund, all applicants agree to participate in the overall evaluation of the Straight A Fund for the duration of the evaluation timeframe. The Governing Board of the Straight A Fund reserves the right to conduct evaluation of the plan and request additional information in the form of data, surveys, interviews, focus groups, and any other related data to the legislature, governor, and other interested parties for an overall evaluation of the Straight A Fund.

PROGRAM ASSURANCES: I agree, on behalf of this applicant agency and/or all identified partners to abide by all assurances outlined in the Assurance section of the CCIP. In the box below, enter "I Accept" and indicate your name, title, agency/organization and today's date.

I accept