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Adjusted Allocation: 0.00

Remaining: -61,225.00
The Frank Nicholas Elementary School Center for Financial Literacy would provide teachers with a breadth of resources that meet the requirements of the Core Curriculum set forth by the Ohio Department of Education in regard to teaching age-appropriate financial literacy to elementary-aged children. The center will provide relevant teaching resources that meet the requirements of the Core Curriculum set forth by the Ohio Department of Education in regard to teaching age-appropriate financial literacy to elementary-aged children. The center will also provide professional development opportunities through Wright State University’s Center for Economic Education and Financial Literacy.

180 Total Students Impacted:

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

First Name, last Name of contact for lead applicant: Devon Berry
Organizational name of lead applicant: Frank Nicholas Elementary School, West Carrollton Schools
Unique Identifier (RN/Fed Tax ID): IRN 063123
Address of lead applicant: 3846 Vance Road, Moraine, OH 45439-1299
Phone Number of lead applicant: (937) 859-5121 ext. 2200
Email Address of lead applicant: dberry@wcscd.k12.oh.us

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

First Name, last Name of contact for secondary applicant: D.R. Fannin
Organizational name of secondary applicant: Wright State University Center for Economic Education and Financial Literacy
Unique Identifier (RN/Fed Tax ID): IRN 027219
Address of secondary applicant: 3640 Colonel Glenn Highway, Dayton, OH 45435
Phone number of secondary applicant: (937) 775-2324
Email address of secondary applicant: dr.fannin@wright.edu

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 (RN/Fed Tax ID), Address, Phone Number, Email Address of Contact for All Secondary Applicants in the box below.

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.

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.

Devon Berry is the Principal at Frank Nicholas Elementary School. He has been in public education for 16 years. As the former Director of Community Involvement at the Dayton Early College Academy, Mr. Berry developed a program to establish, expand, and nourish community and business partners to extend educational and experiential opportunities for students. The program provided a means for students to be authentically engaged through volunteering, job shadowing, and interning throughout the Miami Valley. One of the programs that Mr. Berry co-created was an exploration of business disciplines and adaptive leadership in an ever-changing career field and pluralistic society. This was done in partnership with Wright State’s, D.R. Fannin. D.R. Fannin is the Director of the Center for Economic Education and Financial Literacy at Wright State University for nine years and has been affiliated with the center for fifteen years. He currently provides professional development to teachers in the areas of economic education and financial literacy. He has worked with numerous schools in the Miami Valley Region to develop programs. For example, he created a program to integrate financial literacy into the core curriculum at a high school. He is also responsible for creating an innovative cross-curricular approach to teaching financial literacy in the middle school grades linking social studies and math together. Mr. Fannin served on the Ohio Department of Education’s steering committee for personal financial literacy and standards for grades K-12 led by Tom Rutan from ODE.

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 research-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.

Ohio House Bill 1 mandates that every student in grades K-12 have some form of age-appropriate financial literacy training. In a recent survey, “Teachers’ Background & Capacity to Teach Personal Finance”, funded by the National Endowment for Financial Education, more than 80 percent of teachers stated that they do not feel competent to teach basic personal finance, and even those who teach economics to high school students have often received minimal college instruction in the subject. Reading teachers to be able to teach personal financial literacy to schoolchildren is essential to ensuring the financial success of these students who move through education and become adults. The Frank Nicholas Elementary School Center for Financial Literacy and Investing is a dynamic project that tackles understanding financial literacy on several different levels. To create the optimal teaching environment, the Center for Financial Literacy and Investing would model that of a small stock trading center complete with ten personal computers and an 8-foot stock ticker that would run a feed of up-to-the-minute data. The center would utilize this equipment two-fold: first to train teachers about financial literacy and investing and then to use it as a lab for four and fifth grade learning. In addition to serving as a teaching lab, it would serve as a resource center for teachers to share material that can be used to teach concepts from the Common Core State Standards in a blended learning environment. The Frank Nicholas Elementary School Center for Financial Literacy and Investing would provide teachers with a breadth of resource tools that could be used in the classroom to teach concepts to schoolchildren. In addition to an extensive catalog of resources the center would also provide professional development opportunities for teachers to become more comfortable and proficient in regard teaching financial literacy in the classroom. Professional development and the design of the curriculum would initially be provided by Wright State University’s Center for Economic Education and Financial Literacy. Concepts that focus on the Common Core State Standards and create curricular interaction among teachers would be stressed along with project based learning. Subsequent to the training received from Wright State University’s Center for Economic Education and Financial Literacy, teacher training would be a task shared among teachers and administrators that have already received training. The cross-curricular approach to demonstrating learning techniques will allow teachers to incorporate the key principles of financial literacy into each facet of learning to better reinforce a healthy financial lifestyle to its low to moderate income student population.
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.

Indicated in the Frank Nicholas CCIP is a desire to create a professional development center for in-district training of staff members. Included in the plan is the need to purchase technology identified as adequate for teacher training. The technology would also be used for student training. In the areas that pertain to financial literacy and training. The goal for academic achievement will be demonstrated through teachers' ability to disseminate financial literacy outcomes as indicated by the Ohio Department of Education to fourth and fifth grade students. Methods employed will include: professional development, content-specific curriculum, curriculum coaching, and through the acquisition and use of teacher resources. In addition to the technology indicated above, a stock ticker will be part of the technology employed to provide a realistic learning environment for teachers and students.

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.

Equipment - $24,980 allocated for the purchase of 20 iMac computers for student use during the project/equipment - $14,695 allocated for the purchase of 16” Stock Ticker Rise Display for student and staff use during financial simulations Purchased Services - $15,760 allocated for salary and benefits associated with student and staff project support and professional development from Wright State University Purchased Services - $2,985 allocated for the purchase of staff tuition credit (15 staff members, 1 credit hour each at the rate of $199 per credit hour) Purchased Services - $305 allocated for mileage fees of Wright State University staff Instructional Supplies - $2,500 allocated for miscellaneous supplies to support implementation of the project.

14. What is the total cost for implementing the innovative project?

61,225.00 * 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, RTI 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).

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.

240.00 * 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.

A recurring fee of $20 per month will need to be funded in order to run a stock ticker which is essential in providing a realistic experience to the school children and the teachers alike.

16. Are there expected savings that may result from the implementation of the innovative project?

0.00 * 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.)

Not applicable

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, please explain why.

The project budget consists of resource material, training of teachers, purchase of technology, and building a curriculum for the program, in addition to the $20 per month fee to maintain the stock ticker. The initial funding from the grant will allocate dollars for the above expenses. Beyond the funding period the recurring cost for the program, $20 per month for ticker service will be built into student fees at a minimal cost to each child.

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


* Narrative explanation

This time would be used to plan the curriculum that would be introduced to teachers in subsequent months. It would also be the time that the technology would be ordered for the training lab.

Implement (MM/DD/YYYY): February 11, 2014

* Narrative explanation

The implementation of the plan starts with professional development of the teachers to enable them to understand the content and utilize the technology to its fullest. Following professional development, the second phase would be introduced which would focus on integrating the material into the curriculum aligned with the Common Core State Standards and taught to fourth and fifth grade students.

Summative evaluation (MM/DD/YYYY): May 23, 2014

* Narrative explanation

Baseline data will be given prior to instruction. The amount of growth will be determined by an 85% or higher success rate.

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

Personal financial literacy and investing will be implemented and integrated into the curriculum. Teachers will receive content specific training to be able to better deliver the information to the students. An investment lab will be used to create experiential learning and a realistic environment to better deliver the Common Core State Standards to students.

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.

In a recent survey, “Teachers’ Background & Capacity to Teach Personal Finance”, funded by the National Endowment for Financial Education, more than 80 percent of teachers stated that they do not feel competent to teach basic personal finance, and even those who teach economics to high school students have often received minimal college instruction in the subject. It is essential for children to understand the impact of financial literacy and investing to manage their future wealth. With the dynamic nature of the economy it makes it imperative for students to enter the real world with a set of skills that will prepare them to be successful financial citizens. Starting the process of learning at younger ages will help ensure future success. Training teachers to be stewards of this material is essential to disseminate the material to students. The study from the National Endowment for Financial Education reinforces the need for teacher training to impact student achievement.

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

Not applicable
22. If so, how?
Ohio House Bill 1 mandates that every student in grades K-12 have some form of age-appropriate financial literacy training. Districts would be able to use this model to establish a personal financial literacy and investing lab to accomplish district/building student learning incomes based on the Common Core State Standards.

23. Describe the substantial value and lasting impact that the project hopes to achieve.
The lasting impact that the project hopes to achieve lies in college and career readiness for students as they graduate from high school and enter their adult lives.

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.
From the fourth and fifth Common Core State Standards, Number and Operations; Fractions, English Language Arts Standards, Reading Informational Text. From the proposed financial literacy standards for elementary grades; saving and investing, consumerism, planning, money management, and decision-making.

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.
Utilize pre and post tests for professional development and student development. Employ incremental formative assessments to evaluate the effectiveness of the program and its alignment with the program goals. Utilize curriculum coaching for teachers that includes modeling and assistance in implementation. Tests would include elements of the Common Core State Standards that would show improvement in the spring 2014 results. If measured progress is insufficient, remedial professional development will be utilized to further expand the breadth of the educator's comfort level and understanding the material. Coaching and curriculum modeling would be used would be used to further enhance the learning experience.

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. Rusty Clifford, Superintendent West Carrollton City Schools October 23, 2013