### Budget

Benton Carroll Salem Local (048926) - Ottawa County - 2015 - Straight A Fund - Rev 0 - Straight A Fund - Application Number (346)

#### U.S.A.S. Fund #:
Plus/Minus Sheet (opens new window)

<table>
<thead>
<tr>
<th>Purpose Code</th>
<th>Object Code</th>
<th>Salaries 100</th>
<th>Retirement Fringe Benefits 200</th>
<th>Purchased Services 400</th>
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<th>Capital Outlay 600</th>
<th>Other 800</th>
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**Adjusted Allocation**: 0.00

**Remaining**: -250,000.00
Please respond to the prompts or questions in the areas listed below in a narrative form.

A) APPLICANT INFORMATION - General Information

1. Project Title:
Educating with CURDS and WHEY: Financial Literacy Education in Action

2. Executive summary: Please limit your responses to no more than three sentences.

Educating with Curds and Whey: Financial Literacy Education in Action stands for Credit Union outReach Disability Services and We Help Empower Youth. It is an inclusive and experiential financial literacy program. By building an in-house student run credit union and a mobile education unit for outreach, students' will gain financial and personal confidence and competency in their ability to build a hoped-for future.

This is an ultra-concise description of the overall project. It should not include anything other than a brief description of the project and the goals it hopes to achieve.

3. Total Students Impacted:

This is the number of students that will be directly impacted by implementation of the project. This does not include students that may be impacted if the project is replicated or scaled up in the future.

4. Please indicate which of the following grade levels will be impacted:

- Pre-K Special Education
- Kindergarten
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

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

First Name, last Name of contact for lead applicant
Guy Parmigian

Organizational name of lead applicant
Benton-Carroll-Salem Local School District

Address of lead applicant
11685 West State Route 163

Phone Number of lead applicant
(419) 898-6210

Email Address of lead applicant
gparmigian@bcssd.com

6. Are you submitting your application as a consortium? - Select one checkbox below

- Yes
- No

If you are applying as consortium, please list all consortium members by name on the "Consortium Member" page by clicking on the link below. If an educational service center is applying as the lead applicant for a consortium, the first consortium member entered must be a client district of the educational service center.

Add Consortium Members

7. Are you partnering with anyone to plan, implement, or evaluate your project? - Select one checkbox below

- Yes
If you are partnering with anyone, please list all partners by name on the “Partnering Member” page by clicking on the link below.

Add Partnering Members

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

8. Describe the innovative project: - Provide the following information

The response should provide a clear and concise description of the project and its major components. Later questions will address specific outcomes and the measures of success.

The current state or problem to be solved; and

Ohio’s youth, especially those this program addresses, have been knocked unsteady by our country’s financial turbulence. Their families have lost jobs, lost homes, lost savings, lost insurance and lost a small piece of hope standing in line for the first time at county food banks. These losses have made Ohio’s youth both eager to fight for a financially sound future, and anxiously worried that they may never achieve one. The Educating with CURDS and WHEY project addresses these worries and harnesses this eagerness by engaging young people, students, in financial literacy through hands-on, cooperative learning.

The proposed innovation and how it relates to solving the problem or improving on the current state.

The Educating with CURDS and WHEY project was sparked by an Oak Harbor High School Intervention Specialist’s request for a used, discarded, or broken ATM machine for her students to use to practice life skills. For her students, paper and pencil financial literacy products were not engaging nor were they creating competency. Commodore Perry Federal Credit Union (CPFCU) invited this class to use CPFCU, itself, as a learning lab for her students and the Credit Union Responding with Disability Services, or CURDS program began. Youth with disabilities are increasingly finding employment but remain vulnerable to financial instability and most often live in poverty (Mittapalli, Belson & Ahmadi, 2009). CPFCU, Mrs. Judy Peters, Keith Thorbahn and the BCS school board saw the CURDS program as way to protect its students from this unstable financial future. Over the course of this year, through trial and error, laughter and pouts, CPFCU has developed methods to teach students with various levels of disabilities how to how to operate an ATM, how to read saving statements, write a check, check balances, deposit and withdraw money and the social etiquette skills expected during banking transactions. At the end of the year CPFCU will celebrate the students’ skills by opening a savings account for those who meet the financial literacy performance goals established by their teacher, and the CPRCU staff. Financial literacy, as defined by the NASBE Commission on Financial and Investor Literacy, and as printed in the Ohio Department of Education's 2012 Financial Literacy Academic Content Standards, is considered "the ability to read, analyze, manage and communicate about the personal financial conditions that affect material well-being including the ability to discern financial choices, discuss money and financial issues without or despite discomfort, plan for the future and respond competently to life events that affect every day financial decisions, including events in the general economy". These are the skills and abilities that the CURDS students have acquired a workable knowledge of and control over. These students have also gained other intangible, personally powerful, self-determination (Ryan & Deci, 2001; Hoffman & Field, 2006) knowledge and skills. The students involved in the CURDS program have gained confidence. They have gained pride and they have gained the belief that they can operate in their post- high school world autonomously. The Benton Carroll Salem school board, Saint Joseph Central Catholic and CPFCU want to extend the success of the CURDS program by building a student run credit union branch in Oak Harbor High School and customizing an RV to become a financial education mobile lab. With these, the branch and the school board, Saint Joseph Central Catholic and CPFCU want to extend the success of the CURDS program by building a student run credit union branch in Oak Harbor High School and customizing an RV to become a financial education mobile lab. With these, the branch and the mobile unit, we can provide experiential financial literacy for, not just those with acknowledged disabilities, but for those unacknowledged disabilities are increasingly finding employment but remain vulnerable to financial instability and most often live in poverty (Mittapalli, Belson & Ahmadi, 2009).

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

Applicants should select any and all goals the proposal aims to achieve. The description of how the goals will be met should provide the reader with a clear understanding of what the project will look like when implemented, with a clear connection between the components of the project and the stated goals of the fund. If partnerships/consortia are part of the project, this section should describe briefly how the various entities will work together in the project. More detailed descriptions of the roles and activities will be addressed in Question 16.

- Student achievement (Describe the specific changes in student achievement you anticipate as a result of this innovation (include grade levels, content areas as appropriate) in the box below.)

Educationally, the CURDS and WHEY program is interested in the world of action and application. The education and training goals are: Discerning Financial Choices: This is the ability to read analyze, manage and communicate about the personal financial conditions that affect material well-being including the difference between spending, saving and sacrifice. Having Confidence with Money and Financial Issues: This is the ability to discuss money and financial issues without or despite discomfort. S.M.A.R.T. Financial Planning: This is the ability to plan for the future and respond competently to life events that affect every day financial decisions, including events in the general economy through Specific Measurable Achievable Realistic Timeframes. These three goals will be specifically addressed by availing students of: Knowledge: Students will learn and use critical thinking, logical reasoning based on substantiated facts and empirical evidence, mathematical skills, financial and economic concepts and vocabulary, civic responsibility in the form of how laws and regulations impact financial institutions, real world economic application. Experience: Students will put knowledge into process by operating a financial institution. Students will actively do lending, pricing, saving, product development and educational outreach. Students will create budgets, track loans, interest and principle. Students will mentor and teach other students financial literacy. Students will network with financial institution professionals and community business leaders. Students who outreach with the elderly (using STAFF) will gain insight on a life of financial success and a life of financial mediocrity.

- Spending reductions in the five-year fiscal forecast or positive performance on other approved fiscal measures (Describe the specific reductions
you anticipate in terms of dollars and spending categories over a five-year period in the box below or the positive performance you will achieve on other approved fiscal measures. Other approved fiscal measures include a reduction in spending over a five-year period in the operating budget approved by your organization's executive board or its equivalent.

Utilization of a greater share of resources in the classroom (Describe specific resources (Personnel, Time, Course offerings, etc.) that will be enhanced in the classroom as a result of this innovation in the box below.)

Implementing a shared services delivery model (Describe how your shared services delivery model will demonstrate increased efficiency and effectiveness, long-term sustainability, and scalability in the box below.)

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

- New - never before implemented
- Existing: Never implemented in your community school or school district but proven successful in other educational environments
- Mixed Concept: Incorporates new and existing elements
- Established: Elevating or expanding an effective program that is already implemented in your district, school or consortia partnership

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

11. Financial Documentation: - All applicants must enter or upload the following supporting information. The information in these documents must correspond to your responses in questions 11-14.

* Enter a project budget in CCIP (by clicking the link below)

Enter Budget

* If applicable, upload the Consortium Budget Worksheet (by clicking the link below)

* Upload the Financial Impact Table (by clicking the link below)

* Upload the Supplemental Financial Reporting Metrics (by clicking the link below)

Upload Documents

For applicants without an ODE Report Card for 2012-2013, provide a brief narrative explanation of the impact of your grant project on per pupil expenditures or why this metric does not apply to your grant project instead of uploading the Supplemental Financial Reporting Metric.

The project budget is entered directly in CCIP. For consortia, this project budget must reflect the information provided by the applicant in the Consortium Budget Worksheet. Directions for the Financial Impact Table are located on the first tab. Applicants must submit one Financial Impact Table with each application. For consortium applications, each consortium member must add an additional tab on the Financial Impact Tables. Partners are not required to submit a Financial Impact Table.

Applicants with an "Ohio School Report Card" for the 2012-2013 school year must upload the Supplemental Financial Reporting Metrics to provide additional information about cost savings and sustainability. Directions for the Supplemental Financial Reporting Metrics are located on the first tab of the document. If your organization does not have an "Ohio School Report Card" for the 2012-2013 school year, please provide an explanation in the text box about how your grant project will impact expenditures per pupil or why expenditure per pupil data does not apply to your grant project.

Educational service center, county boards of developmental disabilities, and institutions of higher education seeking to achieve positive performance on other approved fiscal measures should submit the budget information approved by an executive board or its equivalent on the appropriate tabs of the Financial Impact Table. Educational service centers should use the "ESC" tab and county boards of developmental disabilities and institutions of higher education should use the "non-traditional" tab.

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

Responses should provide rationale and evidence for each of the budget items and associated costs outlined in the project budget. In no case should the total projected expenses in the budget narrative exceed the total project costs in the budget grid.

250,000.00 State the total project cost.

* Provide a brief narrative explanation of the overall budget.

Cameras, Computers, desks, chairs, terminals, safe, alarms, and all necessary equipment for placing a credit union within Oak Harbor High School

13. Will there be any costs incurred as a result of maintaining and sustaining the project after June 30th of your grant year?
**Sustainability costs** include any ongoing spending related to the grant project after June 30th of your grant year. Examples of sustainability costs include annual professional development, equipment maintenance, and software license agreements. To every extent possible, rationale for the specific amounts given should be outlined. The costs outlined in the narrative section should be consistent and verified by the financial documentation submitted and explained in the Financial Impact Table. If the project does not have sustainability costs, applicants should explain why.

<table>
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<th>Yes - If yes, provide a narrative explanation of your sustainability costs as detailed in the Financial Impact Table in the box below.</th>
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<th>No - If no, please explain why (i.e. maintenance plan included in purchase price of equipment) in the box below.</th>
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Commodore Perry Federal Credit Union is committed to sustaining the Educating with Curds and Whey program as long as it is meeting the educational goals agreed to by BCS, Saint Josephs and CPF CU. Further, the students involved will encourage, mentor and train younger peers ensuring a continuation of volunteers and interest.

14. Will there be any expected savings as a result of implementing the project?

<table>
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Applicants with sustainability costs in question 13 or seeking to achieve significant advancement in spending reductions in the five-year forecast must address this response. Expected savings should match the information provided by the applicant in the Financial Impact Table. All spending reductions must be verifiable, permanent, and credible. Applicants may only respond "No" if the project will not incur any increased costs as a result of maintaining and sustaining the project after June 30th of your grant year. The Governing Board will use the cost savings as a tiebreaker between applications with similar scores during its final selection process. Cost savings will be calculated as the amount of expected cost savings less sustainability costs relative to the project budget.

<table>
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<th>0.00 If yes, specify the amount of annual expected savings. If no, enter 0.</th>
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If yes, provide details on the expected savings (i.e. staff counts and salary/benefits, equipment to be purchased and cost, etc.). If no, please explain.

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15. Provide a brief explanation of how the project is self-sustaining.

**All Straight A Fund grant projects must be expenditure neutral.** For applications with increased ongoing spending as documented in question 11-14, this spending must be offset by expected savings or reallocation of existing resources. These spending reductions must be verifiable, permanent, and credible. This information must match the information provided in your Financial Impact Table. Projected additional income may not be used to offset increased ongoing spending because additional income is not allowed by statute. Please consider inflationary costs like salaries and maintenance fees when considering whether increased ongoing spending has been offset for at least five years after June 30th of your grant year. For applications without increased ongoing spending as documented in questions 11-14, please demonstrate how you can sustain the project without incurring any increased ongoing costs.

For educational service centers and county boards of developmental disabilities that are members of a consortium, any increased ongoing spending at the educational service center or county board of developmental disabilities may also be offset with the verifiable, permanent, and credible spending reductions of other members of the consortium. This increased ongoing spending must be less than or equal to the sum of the spending reductions for the entire consortium.

Explain in detail how this project will sustain itself for at least five years after June 30th of your grant year.

Commodore Perry Federal Credit Union is committed to sustaining the Educating with Curds and Whey program as long as it is meeting the educational goals agreed to by BCS, Saint Josephs and CPF CU. Further, the students involved will encourage, mentor and train younger peers ensuring a continuation of volunteers and interest.

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**D) IMPLEMENTATION - Timeline, scope of work and contingency planning**

16. Please provide a brief description of the team or individuals responsible for the implementation of this project, including other consortium members and/or partners.

This response should include a list of qualifications for the applicant and others associated with the grant. If the application is for a consortium or a partnership, the lead should provide information on its ability to manage the grant in an effective and efficient manner. Include the partner/consortium members’ qualifications, skills and experience with innovative project implementation and projects of similar scope.

Enter Implementation Team information by clicking the link below:

Add Implementation Team

For Questions 17-19 please describe each phase of your project, including its timeline, scope of work, and anticipated barriers to success.

A complete response to these questions will demonstrate specific awareness of the context in which the project will be implemented, the major barriers that need to be overcome and the time it will take to implement the project with fidelity. A strong plan for implementing, communicating and coordinating the project should be outlined, including coordination and communication in and amongst members of the consortium or partnership (if applicable). It is recognized that specific action steps may not be included, but the outline of the major implementation steps should demonstrate a thoughtful plan for achieving the goals of the project. The timeline should reflect significant and important milestones in an appropriate and reasonable time frame.
### 17. Planning - Activities prior to the grant implementation

**Date Range:** July 1, 2014–June 30, 2015

**List of scope of work (activities and/or events including project evaluation discussions, communication and coordination among entities).**

The implementation plan will consist of four steps. The first step will be the creation of the templates. The second step will be the implementation of the pilots, this will be on going. The third step will be measurement, which will start 6 months in and be on going. The final step will be revision; this will begin at the end of the first year. First Step: ? Three months to create ? This will include: o Creation of the Student Run Credit Union branch or lab and mobile location.  
.o Traditional financial education  
.o Hands on financial education  
.o Mentoring Program: The High School students will help mentor: - The Disabled - The younger students - The elderly  
.Second Step: ? Three months for the creation of functional mobile labs or credit unions.  
? Then we start with the programs that have been developed Third Step: ? Begins six months in the methodology for measurement should be developed and ready for an initial measurement. ? After the initial measurement occurs, 6 months later there will be another measurement. Then they will occur yearly. Fourth Step: ? Funding of revisions will occur at twelve months to be graded and implemented over the next six months.

**Anticipated barriers to successful completion of the planning phase**

none

### 18. Implementation - Process to achieve project goals

**Date Range:** July 1, 2014–June 30, 2015

**List of scope of work (activities and/or events, including deliverables, project milestones, interim measurements, communication, and coordination).**

The implementation plan will consist of four steps. The first step will be the creation of the templates. The second step will be the implementation of the pilots, this will be on going. The third step will be measurement, which will start 6 months in and be on going. The final step will be revision; this will begin at the end of the first year. First Step: ? Three months to create ? This will include: o Creation of the Student Run Credit Union branch or lab and mobile location.  
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**Anticipated barriers to successful completion of the implementation phase.**

none

### 19. Summative Evaluation - Plans to analyze the results of the project

**Date Range:** July 1, 2014–June 30, 2015

**List of scope of work (activities and/or events, including quantitative and qualitative benchmarks and other project milestones).**

The implementation plan will consist of four steps. The first step will be the creation of the templates. The second step will be the implementation of the pilots, this will be on going. The third step will be measurement, which will start 6 months in and be on going. The final step will be revision; this will begin at the end of the first year. First Step: ? Three months to create ? This will include: o Creation of the Student Run Credit Union branch or lab and mobile location.  
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**Anticipated barriers to successful completion of the summative evaluation phase.**

none

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

The response should illustrate the critical instructional and/or organizational changes that will result from implementation of the grant and the impact of these changes. These changes can include permanent changes to current district processes, new processes that will be incorporated or the removal of redundant or duplicative processes. The response may also outline the expected change in behaviors of individuals (changes to classroom practice, collaboration across district boundaries, changes to a typical work day for specific staff members, etc.). The expected changes should be realistic and significant in moving the institution forward.

Please enter your response below:

There will be significant co-curricular and cultural changes to the institution as a result of this project. The CURDS and WHEY program not only promotes inclusion but innovates the process of it. Students of all abilities, socio-economic standing and academic expectations will be working with each other and for each other in the furtherance of their knowledge of financial literacy, the development of real life skills and the realization of future life goals. This program will result in the development of a multifaceted approach to personal financial literacy. Students will be provided with opportunities to do their learning, to be active participants of their knowledge creation and educational expectations. The CURDS and WHEY program will not only empower students, but the cross curricular nature of the program will enable staff to collaborate on developing innovative projects. Partnering with a community financial institution addresses and furthers the cultural change BCS and Saint Joseph Central Catholic are open to.
21. 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.

The response should provide a concise explanation of items which provide rationale that will support the probability of successfully achieving the goals of the project. Answers may differ based on the various levels of development that are possible. If the proposal is for a new, never before implemented project, the response should provide logical, coherent explanations of the anticipated results based on some past experience or rationale. For projects that have been implemented on a smaller scale or successfully in other organizations, the response should provide the quantifiable results of the other projects. If available, relevant research in support of this particular proposal should also be included.

Please enter your response below.

The Educating with CURDS and WAY program was sparked by an Oak Harbor High School Intervention Specialist's request for a used, discarded, or broken ATM machine for her students to use to practice life skills. For her students, paper and pencil financial literacy products were not engaging nor were they creating competency. Commodore Perry Federal Credit Union (CPFCU) invited this class to use CPFCU itself, as a learning lab for her students and the Credit Union Responding with Disability Services, or CURDS program began. Youth with disabilities are increasingly finding employment but remain vulnerable to financial instability and most often live in poverty (Mittapalli, Belson & Ahmadi, 2009). CPFCU, Mrs. Judy Peters, Keith Thorbahn and the BCS school board saw the CURDS program as way to protect its students from this unstable financial future. Over the course of this year, through trial and error, laughter and pouts, CPFCU has developed methods to teach students with various levels of disabilities how to how to operate an ATM, how to read saving statements, write a check, check balances, deposit and withdraw money and the social etiquette skills expected during banking transactions. At the end of the year CPFCU will celebrate the students' skills by opening a savings account for those who meet the financial literacy performance goals established by their teacher, and the CPHCU staff. Financial literacy, as defined by the NASBE Commission on Financial and Investor Literacy, and as printed in the Ohio Department of Education's 2012 Financial Literacy Academic Content Standards, is considered "the ability to read, analyze, manage and communicate about the personal financial conditions that affect material well-being including the ability to discern financial choices, discuss money and financial issues without or despite discomfort, plan for the future and respond competently to life events that affect daily financial decisions, including events in the general economy". These are the skills and abilities that the CURDS students have acquired a workable knowledge of and control over. These students have also gained other intangible, personally powerful, self-determination (Ryan & Deci, 2001; Hoffman & Field, 2006) knowledge and skills. The students involved in the CURDS program have gained confidence. They have gained pride and they have gained the belief that they can operate in their post-high school world autonomously.

22. Describe the overall plan to evaluate the impact of the concept, strategy or approaches used in the project.

This plan should include the methodology for measuring all of the project outcomes. Applicants should make sure to outline quantitative approaches to assess progress and measure the overall impact of the project proposal. The response should provide a clear outline of the methods, process, timelines and data requirements for the final analysis of the project's progress, success or failure. The applicant should provide information on how the lessons learned from the project can and will be shared with other education providers in Ohio.

* Include the name and contact information of the person who will be responsible for conducting the evaluation and whether this will be an internal or external evaluation.

Guy Parmigian--Internal Superintendent (419) 898-6210 g parmigian@bcssd.com

* 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 project's progress).

Currently, nearly 20 percent of Americans are living beyond their means (http://cdn3edutopia.com). Research suggests that most teachers do not feel comfortable or fully competent to teach personal finance (Way and Holden, 2009) and paper and pen financial literacy programs offer no improvement in financial knowledge and that real life practices increase financial knowledge and skills (Mason, 2006; Kriz, 2003). The Educating with CURDS and WAY program will address these issues head on by offering students the opportunity to learn by doing. With this program, students will experience and act in the world of finance. Community partnerships similar to the one we are proposing have proven effective in building sustained financial literacy, knowledge and skills (Amsbaugh, 2007).

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

Currently, nearly 20 percent of Americans are living beyond their means (http://cdn3edutopia.com). Research suggests that most teachers do not feel comfortable or fully competent to teach personal finance (Way and Holden, 2009) and paper and pen financial literacy programs offer no improvement in financial knowledge and that real life practices increase financial knowledge and skills (Mason, 2006; Kriz, 2003). The Educating with CURDS and WAY program will address these issues head on by offering students the opportunity to learn by doing. With this program, students will experience and act in the world of finance. Community partnerships similar to the one we are proposing have proven effective in building sustained financial literacy, knowledge and skills (Amsbaugh, 2007).

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

The response should provide specific quantifiable measures of the grant outcomes and how the project will lead to successful attainment of the project goals. Applicants should describe how the program or project will continue after the grant period has expired.

Please enter your response below.

Currently, nearly 20 percent of Americans are living beyond their means (http://cdn3edutopia.com). Research suggests that most teachers do not feel comfortable or fully competent to teach personal finance (Way and Holden, 2009) and paper and pen financial literacy programs offer no improvement in financial knowledge and that real life practices increase financial knowledge and skills (Mason, 2006; Kriz, 2003). The
Educating with CURDS and WAY program will address these issues head on by offering students the opportunity to learn by doing. With this program, students will experience and act in the world of finance. Community partnerships similar to the one we are proposing have proven effective in building sustained financial literacy, knowledge and skills (Amsbaugh, 2007).

24. Describe the specific benchmarks, by goal as answered in question 9, which 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.

The applicant should provide details on the quantifiable measures of short- and long-term objectives that will be tracked and the source of benchmark comparative data points. Responses should include specified measurement periods and preliminary success points that will be used to validate successful implementation of the project. If a similar project has been successfully implemented in other districts or schools, identification of these comparable benchmarks should be included.

* **Student Achievement**

First Step: ? Three months to create? This step will include: o Creation of the Student Run Credit Union branch or lab and mobile location. o Traditional financial education o Hands on financial education o Mentoring Program: The High School students will help mentor: - The Disabled - The younger students - The elderly

Second Step: ? Three months for the creation of functional mobile labs or credit unions. ? Then we start with the programs that have been developed Third Step: ? Begins six months in the methodology for measurement should be developed and ready for an initial measurement. ? After the initial measurement occurs, 6 months later there will be another measurement. Then they will occur yearly. Fourth Step: ? Funding of revisions will occur at twelve months to be graded and implemented over the next six months.

* **Spending Reduction in the five-year fiscal forecast**

* **Utilization of a greater share of resources in the classroom**

* **Implementation of a shared services delivery model**

* **Other Anticipated Outcomes**

By building a high school credit union branch and a mobile education lab this project will increase students' financial literacy. The project requires partnerships with community financial institutions, offers opportunities for students to actively engage in entrepreneurial experiences, public speaking on financial literacy, and financial advocacy, conduct workshops for community members and students on various financial areas of interest and concern, and to outreach to our community’s senior citizen population. The lasting impact the project will achieve is reduced disability stereotyping, a growth in empathy, self-determination (Ryan and Deci, 2001), and confidence in the ability to set and achieve life goals.

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

- Yes
- No

If the applicant selects "Yes" to the first part of the question, the response should provide an explanation of the time and effort it would take to implement the project in another district, as well as any plans to share lessons learned with other districts. To every extent possible, applicants should outline how this project can become part of a model so that other districts across the state can take advantage of the learnings from the proposed innovative project. If there is a plan to increase the scale and scope of the project within the district or consortium, it should be included here.

* **Explain your response**

Student run credit unions exist in a several high schools across the state of Ohio. Our program is replicable as a solid template for their construction exists. The mobile education unit, STAFF, is also replicable and we will willingly share our template for doing so, with any Ohio school district which wishes to implement it. Our CURDS program is also replicable as long as there is a credit union and school district willing to cooperate to build empowered, engaged and achievement oriented youth.

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 time frame. The Governing Board of the Straight A Fund reserves the right to conduct an evaluation of the project and request additional information in the form of data, surveys, interviews, focus groups and other related data on behalf of the General Assembly, Governor and other interested parties for an overall evaluation of the Straight A Fund.

**PROGRAM ASSURANCES:** I agree, on behalf of this applicant, and any or all identified consortium members or partners, that all supporting documents contain information approved by a relevant executive board or its equivalent and to abide by all assurances outlined in the Straight A Assurances (available in the document library section of the CCIP).

I agree, on behalf of this applicant, and any or all identified consortium members or partners, that all supporting documents contain information approved by a relevant executive board or its equivalent and to abide by all assurances outlined in the Straight A Assurances. Guy L. Parmigian

Superintendent Benton-Carroll-Salem Local School District 4/18/14
No consortium contacts added yet. Please add a new consortium contact using the form below.
<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Telephone Number</th>
<th>Email Address</th>
<th>Organization Name</th>
<th>IRN</th>
<th>Address</th>
<th>Delete Contact</th>
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<tbody>
<tr>
<td>Tim</td>
<td>Cullen</td>
<td>(419) 332-7925</td>
<td><a href="mailto:tcullen@bishop-hoffman.net">tcullen@bishop-hoffman.net</a></td>
<td>Bishop Hoffman Catholic, St Joseph Central Catholic HS</td>
<td>053686</td>
<td>702 Croghan St, Fremont, OH, 43420-2417</td>
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<tr>
<td>Thomas</td>
<td>Renz</td>
<td>(419) 898-3366</td>
<td><a href="mailto:trenz@commodoreperrycfu.com">trenz@commodoreperrycfu.com</a></td>
<td>Commodore Perry Federal Credit Union</td>
<td></td>
<td>1016 South State Route 19, Oak Harbor, Ohio, 43449</td>
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<tr>
<td>First Name</td>
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<td>Title</td>
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<tr>
<td>Guy</td>
<td>Parmigian</td>
<td>Superintendent</td>
<td>Guy Parmigian: Has been active in partnering with community organizations and individuals to enrich and open educational opportunities for BCS students. Programs initiated include Mentoring by Grandma/Grandpa, a senior citizen to student after school tutoring program. Keith Thorbahn: Principal Oak Harbor High School. Implemented virtual learning academies on OHHS's Campus, as well as facilitated on-site distance learning PSEO opportunities for students. Judy Peters: Director of Special Education. As a respected community member and communicator, Judy has been instrumental in initiating, implementing and designing creative rigorous educational opportunities for students at multiple levels within the Benton Carroll Salem School district. She designed BCS's first after school care program, summer arts initiatives and currently is implementing a community member and student mentoring program, TNT. Tom Renz: President of Commodore Perry Federal Credit Union. Developed marketing and compliance programs, and management initiatives which have moved CPFCU to one of the top 10 credit unions in the state. Graduate of Case Western Reserve Law School Tim Collins: Vice President of Finance of Commodore Perry Federal Credit Union. He has twenty plus years in developing strategy and financial initiatives globally and locally. Was A foreign investment advisor and analyst with the World Bank managing and guiding environmental and social development issues internationally. Established Kent State University's student run credit union. Michael Barr:</td>
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Michael Barr is the Chief Executive officer of Commodore Perry Federal Credit Union. He is recognized as a Top Ten state leader in different areas of growth within the Credit Union industry. Michael has grown the Credit Union from a $19 million institution to a $33 million institution. He has been selected to serve on the Small Credit Union Success Committee of the Ohio Credit Union League. Michael implemented several