

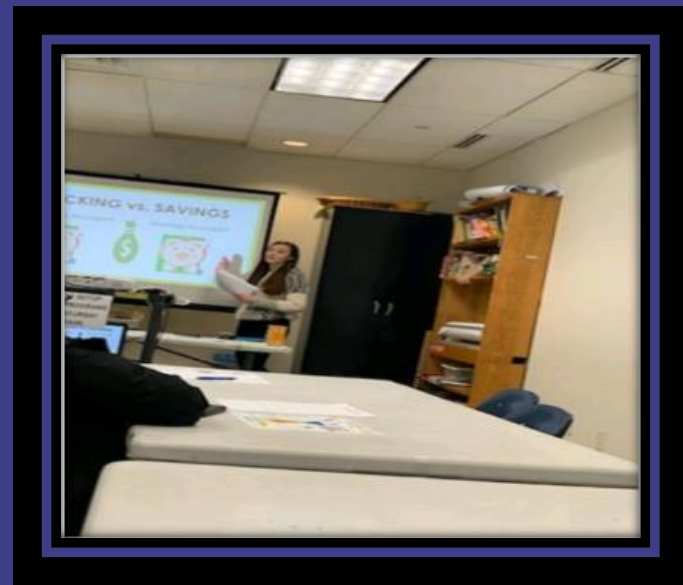
Personal Financial Literacy



Overview:

My name is Ashley Zingale. I am a Girl Scout and a senior at Baldwin High School. For my Gold Award, I wanted to help close the gap between young students and the lack of knowledge of their personal finances.

I taught classes to middle school students on topics such as identity theft, managing money in college, and budgeting. This website includes all of the information that was taught in these classes, as well as my findings on the students' prior knowledge on the topic. There is also a list of resources that might help you learn more about this important issue.



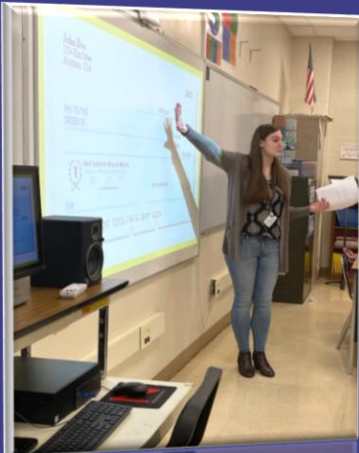
I have learned many things from my experiences as a "teacher." From the student's surveys, I have concluded a few things about students and their knowledge on personal finance.

My main take away from the lessons was how eager the students were to learn this information. I started every lesson acknowledging how boring financial literacy can be, but how beneficial it will be for them in the future. They paid attention and asked a lot of questions. This shows that personal financial literacy does not fly over the students' heads, and that they are willing and able to learn about this topic.

According to the students, the most interesting topic was identity theft. According to *Experian.com*, consumers reported \$905 million in total fraud losses in 2017. Children and teens are at a high risk of identity theft, as 13,852 reports of identity theft are of child and teen information.

An important topic that I wanted to talk about was the role of the bank. Few students knew that the bank does not hold your money but invests it. Many topics such as checking accounts and credit cards were easier for them as they have heard of these ideas before. However, the actual purpose of the local bank is lost on many middle school students. If I were to repeat the lesson, I would place more of an emphasis on this topic.

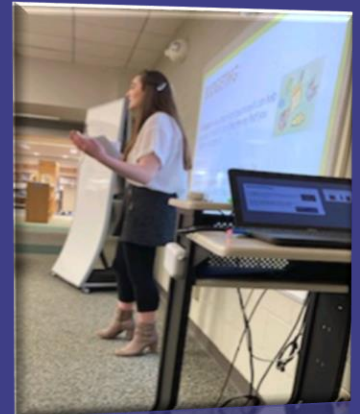
Personal Financial Literacy



Baldwin Middle School
Builders Club
1/15/20



Baldwin Public Library
Middle Schools Students
1/18/20



Baldwin Middle School
National Jr. Honors Society
1/30/20

Check out these resources if you want to learn more about personal financial literacy!

[NYS Treasury Department](#)

This website will help adults answer any financial questions they have in regards to NYS legislation.

[Investopedia](#)

Investopedia is like the encyclopedia of finance! This section is all about *personal* finance and how to lead a fiscally responsible lifestyle.

[My website!](#)

I made a website that covers most of the information on this sheet, and some additional resources that I made to enhance my lessons.

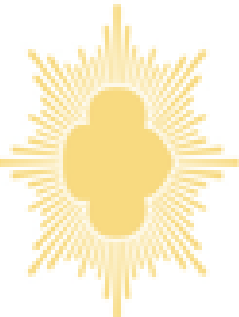
[National Financial Educators Council](#)

This organization will provide you with important statistics on the issue of financial literacy in children and teens, as well as provide resources on how to help.

[Next Gen Personal Finance](#)

This website will help you learn short and simple lessons about finance. It also features people who are trying to solve this educational gap.

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Personal Financial Literacy

Gold Award

Ashley Zingale

Money received on a regular basis

Money spent on something

Budget: an estimate of income and expenses for a certain period of time

MONEY IN COLLEGE:

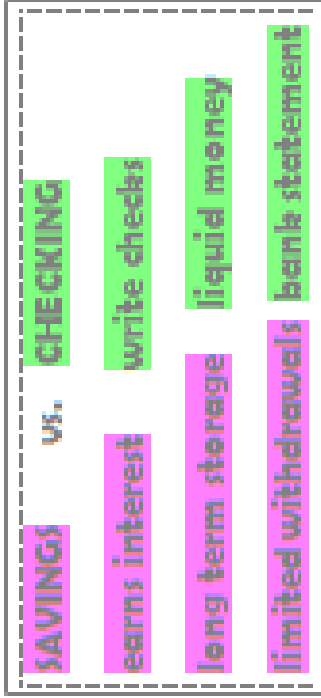
GRANT: money provided for students who need it to pay for college. They do not have to be repaid. Students receive a specified amount each year

SCHOLARSHIP: money awarded to students on the basis of academic or other achievement

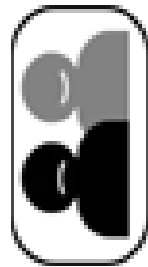
LOAN: helps pay for tuition, books, supplies, and living expenses. **Pay these back with interest!**

WORK STUDY: award to a student who has completed a FAFSA and has demonstrated a financial need. The student is given a job usually on-campus

MILITARY BENEFITS: benefits earned by the Armed Forces and their families



IDENTITY THEFT



CAUSES

- Free Wi-Fi
- Open about private info
- Hacking
- Data breaches

PREVENTION

- Change passwords
- Make passwords hard to decode
- Download antivirus apps

