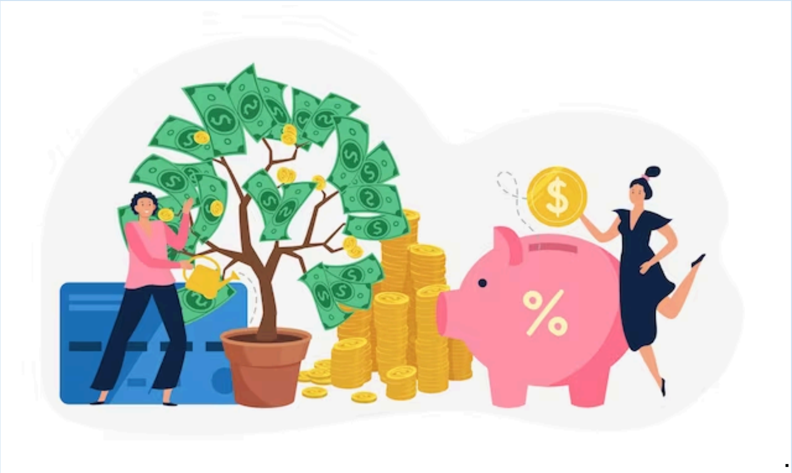
Ancestral Bridges Financial Empowerment Flex Block Course



According to the 2014 S&P Global Financial Literacy Survey, only 57% of US adults are financially literate. Let's make sure that you don't end up in the confused and vulnerable group. **Sign up for the 2024-25 Financial Empowerment Flex Block!**

Schedule: Financial Empowerment will meet every Tuesday and Thursday from October 22 to June 5 during Flex Block (2:55-3:35). There will be 30 weeks (60 sessions) in the course. There may be additional field trip or guest speaker opportunities.

Course Objectives: Wealth gaps and systemic marginalization in the US are partly connected to education in personal finance. ARHS offers an excellent elective in Consumer Economics, but it is a senior year elective and many students have trouble fitting it into their schedule. Financial Empowerment will use the flex blocks to offer basic skills and concepts in personal finance to primarily 10th and 11th grade students who might otherwise not have access to financial education. We hope to center BIPOC voices, invite community connection and build a cohort of alumni to promote financial literacy and awareness going forward.

Teaching and Administration: Tom Fricke and Principal Talib Sadiq are part of the Ancestral Bridges Youth Opportunity Committee, and we will coordinate recruiting, scheduling and teaching the course at ARHS. Tom Fricke will design and deliver the lessons with help from community members and college students. Since this is a Flex block course, there will be no grading, homework or ARHS course credit.

Students: We are recruiting 20 ARHS students for the program. We will prioritize 10th and 11th grade students who can **commit to all 30 weeks**. While all students are welcome, we aim to address the national financial literacy gap by recruiting BIPOC students and students with limited connections to formal financial education.

Community Partners: Greenfield Savings Bank has provided a grant for the Financial Empowerment course which includes establishing bank accounts and making an $100 initial deposit for all the students who successfully complete the course.

Tentative Session Plans: With only 40 minute sessions at the close of the school day, the Financial Empowerment course will not be able to cover every important aspect of financial literacy. The course is a Flex Block activity that will not involve homework, grading or ARHS credit.

Units

Budgeting Basics	Borrowing: Loans, Credit Cards & Debt	Investing in College
Career Thinking & Summer Planning	Smart Shopper Consumer Skills	Insurance
Banking Basics	Investing: Bonds & Stocks	Entrepreneurship
Barriers to Wealth: Race & Marginalization	Non-Monetary Wealth	Housing and Real Estate
Taxes	Careers and Role Models	

If you would like to sign up for the course or have questions or suggestions, please contact Tom Fricke at fricket@arps.org