u/Gloomy_Unit4752 on Reddit

Making financial literacy more accessible to teenagers through games, simulators, and videos

Word count: 6061

(My school name was here)

2025-2026

Criterion A: Planning

Strand i. State a learning goal for the project and explain how a personal interest led to that goal

One of my learning goals for this project is to learn the basics of financial literacy content that I'm going to need in my future career. By January 23, 2026, I will know at least ten core financial concepts, including investing, saving/spending, budgeting, paychecks, taxes, emergency funds, needs vs. wants, the thought process behind impulse buying, debt, and credit, and will be able to explain and teach them to a teenage audience. Its effectiveness will be measured by pre- and post-survey responses from my audience.
Growing up, I've always known that I want to enter the business and finance field when I'm an adult. However, early on, I realized that I barely had any knowledge of economics, an essential for a career in business and finance. I wanted to create a project to allow me to learn about basic finance concepts now, rather than scrambling to learn them later.
Additionally, for a few years now, I've been on social media and have always been fascinated by the work that goes into filming and editing influencers' posts, and I've wanted to try it out. This project gave me the perfect opportunity to combine both those interests: creating a project where I'd film myself, influencer-style, and discussing financial literacy content in a way that'd be appealing to teenagers.

Strand ii. State an intended product and develop appropriate success criteria for the product.

An intended product for my Personal Project is a website called "Moneyish," developed with prompt engineering, that will host original videos filmed and edited by me. These videos will consist of me discussing financial literacy topics in a way that is easily understood by a teenage demographic. The website will also be further enhanced with fun, interactive finance games and simulators.

Success Criteria:

	Criterion 1: Website Engagement	**Criterion 2:** Learning Impact and Application	**Criterion 3:** User Retention
Exceptional	Over 62+ unique users visit the website and engage (watching at least a full video and using an interactive tool) at least once	Over 80%+ of users report increased confidence and success in applying basic personal finance skills learned from my product to their daily lives	Users return to the website 6+ times a month
Proficient	42-62 unique users visit the website and engage (watching at least a full video and using an interactive tool) at least once	60-80% of users report increased confidence and success in applying basic personal finance skills learned from my product to their daily lives	Users return to the website 4-5 times a month
Developing	21-41 unique users visit the website and engage (watching at least a full video and using an interactive tool) at least once	40-60% of users report increased confidence and success in applying basic personal finance skills learned from my product to their daily lives	Users return to the website 2-3 times a month
Emerging	Under 20 unique users visit the website and engage (watching at least a full video and using an interactive tool) at least once	Under 40% of users report increased confidence and success in applying basic personal finance skills learned from my product to their daily lives	Users return to the website less than once a month

Figure 1 (above)

Success Criteria

My Success Criteria is in the table to the left; it is Figure 1. I presented my Success Criteria in the traditional format of the Success Criteria Rubric. From best to worst, it's ranked Exceptional - Proficient - Developing - Emerging. Emerging would mean that I did not complete the criterion successfully. Developing would mean that I partially met the criterion, but still did not achieve my intended goal. Proficient would mean that I met the criterion at a satisfactory level and achieved my intended goal. Exceptional would mean that I met the criterion at its highest possible outcome and exceeded my intended goal.

For my personal project, I chose three success criteria to measure: website engagement, learning impact, application, and user retention. I chose to focus on these three areas because they would accurately reflect, in detail, each user's experience with my project, allow me to determine and report on whether it was actually of value to users, and if my project worked how it was supposed to: explain financial literacy concepts to teens and actually keep them engaged and informed. Additionally, by tracking retention and engagement rates, I can effectively determine if my video presentation and editing skills are efficiently making the financial literacy content engaging for a teen audience, and the learning impact criterion actually measures if I'm successful in teaching the concepts to others.

The first criterion, which is website engagement, measures how many users visit my website and actually engage with the tools I've implemented into my website. I chose to track unique users and their engagement rate specifically because tracking how many people just click onto the website itself isn't enough, as that can lead to skewed results because people might just be checking my website out and not actually using the resources, and the product may not actually help them. Making sure that I count the number of users who actually use one of my tools ensures that I get an accurate feel for how many people were able to use and benefit from my resource(s).

My second criterion focuses on the learning impact on application because that determines if the ultimate goal of my site is being fulfilled — to teach teens valuable financial skills they can apply in their lives, and it's not enough for people to just watch my videos, they need to learn the skills they need to make better financial decisions. I think that measuring user confidence is important because many teenagers, including me before I started this project, are afraid of finance, and if my product can actually increase their confidence in their ability, now and in the future, to manage their own money and finances, that means I've effectively made financial literacy less scary and more accessible, one of my main goals. I'm going to collect this data by using an external service like Google Analytics to track user engagement like their clicks, as well as embedding a survey users can fill out after playing around with my website for a bit, which will ask questions like their confidence level in different financial literacy areas on a scale of 1-5 before and after using my product, and offer incentives for detailed responses.

My third criterion asks about user retention. This essentially means, did users visit my website just once, or did they keep coming back to mess around with the tools and learn more? Return visits are a strong indicator of user satisfaction, the quality of my content, and my product's value to users. I know that teenagers have short attention spans and lots of entertainment options, so if they're able to come back to my website multiple times, that demonstrates that my content is worth their time and actually helpful, and not a one-time reference that they end up forgetting about. I'm going to measure their retention through an external evaluation like Google Analytics, and also include a question on the survey about how often users estimate that they returned / would return to my website every month. I set 6+ visits a month as exceptional because teenagers are busy, and it's a realistic, yet ambitious, goal for my project. I based this self-analysis on how often I return to educational resources that I actually find helpful and enjoy: it's usually around 3-4 times a week.

Due Date	Task	To Do (actions to accomplish the task)	Relevant Success Criteria
10/30/2025	Create product goal	• Research about what a product goal is • Write my 1-sentence product goal	**Criterion 1** **Criterion 2** **Criterion 3** Knowing my product goal is essential to creating the plan for my Personal Project.
10/30/2025	Create a learning goal	• Research about what a learning goal is • Write my 1-sentence learning goal	**Criterion 1** **Criterion 2** **Criterion 3** Knowing my learning goal is essential to creating the plan for my Personal Project.
10/30/2025	Determine what ATL skills I will use	• Research about what ATL skills are • List the ATL skills I will use for my project • Explain each in detail and how I'm going to use it	**Criterion 1** **Criterion 2** **Criterion 3** Knowing what ATL skills to use will help me effectively use my time and create the project on time in the best way possible.
11/15/2025	Plan out all aspects of the project in detail	• Brainstorm ideas for additional aspects • Write out my goals and implementations for the project, and a timeline to complete everything on time	**Criterion 1** **Criterion 3** Planning my project in detail is essential to creating an effective, well-thought-out product because it tells me the steps I need to follow and the corrections I need to make to my idea.
11/20/2025	Create prototype	• Use Figma • Design a couple of	**Criterion 1** **Criterion 2**

Figure 2 (above)

Strand iii. Present a clear, detailed plan for achieving the product and its associated success criteria.

Figures 2, 3, and 4 constitute my detailed plan.
The first part of my detailed plan is shown to the left; it is Figure 2. I started my project on October 24, 2025, and will finish my project on January 22, 2026.
The main phases of my project are prototyping the website, using prompt engineering to code the website, doing research to write all the scripts for my videos,

filming and editing the videos, and putting everything together. My reasoning for organizing it this way is so that I'll have enough time to finish each aspect of my product, ensuring an effective and high-quality product, and have a logical progression, where each phase builds on the one before it and prevents me from having to redo work or wasting time.

I planned to begin with creating my Brainstorming, Learning Goal, and Product Goal by October 31, 2025. I planned this to get a good feel of what I wanted to accomplish in my project, and add on as I went. After that, I planned on creating a prototype for my website myself, complete with room to later add videos, games, simulators, and an about me section, for the real project. I would finish the prototype by November 7, 2025. The prototype was going to be a starting point, and creating it would let me imagine what I wanted my product to look like later, and allowed me to improve as I went on to prompt engineer AI to code the website.

		screens of what my project might end up looking like • Determine basic layout, color scheme, and modules	**Criterion 3** Creating a prototype gives me an idea of what color scheme and layout my website should have. That, in turn, will contribute to the polished final product, which will draw and keep users in.
11/30/2025	Create website	• Code the website using my knowledge and Gemini • Implement games and simulators	**Criterion 1** **Criterion 2** **Criterion 3** Creating the website is necessary to implement the fun aspects of my website, such as games, simulators, and modules, which I will grade myself on using my success criteria later.
12/10/2025	Create scripts for videos	• Learn about all aspects of intros to financial literacy • Type up scripts for ~40, ~1-2 minute videos	**Criterion 1** **Criterion 3** This is the base plan for the financial literacy videos I'm going to make, which will keep users hooked through its unique concept.
12/25/2025	Film videos for the website's mini-lessons	• Use a device with lots of storage to film myself talking about financial literacy	**Criterion 1** **Criterion 3** This is the main part of my project; it will keep users engaged with the website's products and learning about financial literacy effectively, hitting my success criteria.
1/15/2026	Edit the videos in a short-form, engaging	• Use CapCut or another advanced editing software	**Criterion 1** **Criterion 2**

Figure 3 (above)

The second part of my detailed plan is shown to the left; it is Figure 3. After that, I planned on uploading my prototype to Google Gemini to retrieve code for a website based on how my prototype looked, and using it to push the website onto the internet after I uploaded my videos. I planned on having all the code for my website by November 14, 2025, ready to use later.
Next, I planned on doing extensive research and spending hours to gain reliable knowledge of introductory financial literacy concepts, and writing scripts (for videos) on the topics. I needed to write them in a way where they'd be informative but not necessarily extremely boring. I planned on starting to research and write my scripts on November 15, 2025, and finishing all my scripts by December 15, 2025.

	format, then upload them	to edit my videos in engaging, intriguing ways with special effects, etc	**Criterion 3** Editing my videos in an intriguing, fun way will allow users to actually enjoy what they're learning about, which will keep them hooked, remember what they learn, and engage with my website's products.
1/20/2026	Make final touches to the website	• Debug any potential issues with any of the website's infrastructure • Make sure there are no layout issues • Add finishing external or internal touches	**Criterion 1** **Criterion 3** Making sure there are no aesthetic/internal errors for my product will ensure that users will effectively use the services I added and keep coming back.
1/20/2026	Publish the website on the internet	• Finalize URL • Submit to Mrs. D'Allesandro	**Criterion 1** **Criterion 2** **Criterion 3** Finalizing the URL and submitting my project is essential because it ensures my project is complete, ready to be graded, and ready for the public to try. Publishing the website will give me data about user engagement that I will analyze and scale myself based on my success criteria.

Figure 4 (above)

After I finished my scripts, I planned on filming videos and reading them off. To do this, I needed a quiet area with room for a tripod and good lighting. Since I knew I would end up with about 20 scripts with about videos each (when I was speaking), 1-2 minutes long, to accommodate to teenager's short attention spans. I planned on filming on two Saturday and Sunday afternoons, creating five videos each day I was filming, in a reserved room at the Ferguson Library. I planned to begin filming on December 16, 2025, and finish on December 30, 2025.

The third and last part of my detailed plan is shown to the left; it is Figure 4. Next, I planned to start editing on January 1. Since I estimated that editing each video would take me about 45 minutes, I planned on being done with editing by January 15. Additionally, giving myself about two weeks to complete my editing is crucial because it's essential for high-quality and professionally edited videos to meet my teenage audience's user needs. Then, I planned to give myself January 14 - January 22 to figure out how to upload the videos onto my site, debug any errors, and publish the website. Finally, I planned on submitting my digital project on January 23.

I created my detailed plan in this way to ensure that I had adequate time to create my project in an engaging and high-quality way that'd meet all aspects of my success criteria.

<u>Criterion B: Applying Skills</u>
Strand i. Explain how the ATL skill(s) was/were applied to achieve the learning goal: X and X

For my project, I used the ATL skills of Research and Thinking to achieve my learning goal. Specifically, Research: VI. Information Literacy Skills: Finding, interpreting, judging and creating information, and Thinking: IX. Creative-Thinking Skills: Generating novel ideas and considering new perspectives.

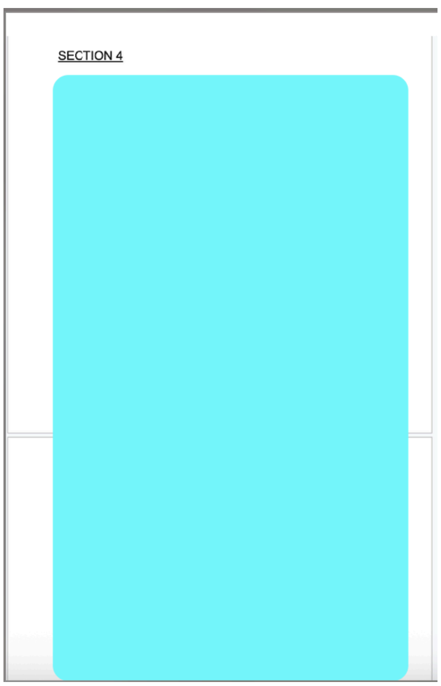


Figure 5 (above)

I used the ATL skill cluster of **Research: VI. Information Literacy Skills: Finding, interpreting, judging and creating information** extensively throughout the process of creating my project. On multiple occasions, as shown to the left of this paragraph, I spent hours researching financial literacy topics and writing scripts about them. The evidence I have added in Figure 5 is a snippet of one of the well-researched scripts I wrote for my finance videos. I also documented each source I used, as seen in the blue links, to ensure I used reliable sources and to support credibility later on. When creating my scripts, I used the CRAAP analysis method to evaluate my sources. For example, when I was researching the 50/30/20 budgeting method on the internet, I found information on Investopedia. The article was relevant, having been published in just 2024 and edited by finance professional editors in 2025, and was written by Eric Whiteside, who has many outstanding qualifications including 40+ years of experience in trading, investing, and finance, creator of and active contributor to the Capitalist Fool blog, and an active contributor to Yahoo Finance as well as Seeking Alpha. After I confirmed this article's reliability, I refined my script by using multiple numerical examples about ways to budget and the benefits of budgeting that were provided on the website to reiterate the knowledge I was sharing. This was one of my multiple evaluations that made the integrity of my scripts and videos stronger.

Additionally, to develop a deep understanding of these topics, I needed to find reliable sources and determine which information would be accurate and age-appropriate. For example, when I was researching sources of income, I had to research the differences between multiple budgeting strategies and determine which one(s) would be most appropriate for teenagers to use easily and effectively. Additionally, I needed to use this skill to comprehend this concept well enough to be able to explain it in a more compressed way. I also demonstrated information literacy skills in a specific encounter I had with my mom. During my December research period, she asked me a question about interest rates. She asked me, “How do interest rates work as you age?” When I couldn’t answer that question confidently at that moment, I realized I needed to research the content in more depth. This led me to study interest rates and compound interest formulas in real-world applications further, until I could explain them clearly and with more confidence. (The topic is quite advanced for my project, but I realized that I needed to know everything about the topic to be able to explain it to my peers).

I also applied the **Creative-Thinking Skills: Generating novel ideas and considering new perspectives** during my project process. Before creating my videos, I did some light research on what makes videos engaging for teens and the general population versus what makes them skippable and boring, and how social media influencers structure their content. I identified that traditional financial education methods are notoriously boring, like articles, websites, lectures, and even boring videos. I generated novel ideas through asking my brother, who is Gen Alpha, what kind of videos he enjoys watching and patterns he sees in them, and asking myself questions like, “What would make ME want to watch a video about a boring topic like finance?!” I found that editing gimmicks like quick cuts, funny images/memes/GIFs, transitions, overlays, a variety of text, background music, sound effects, and (arguably most important), keeping them in short-form is a game-changer for the effectiveness of my videos. In Figure 6, to the left diagonally, I have evidence of me manually editing the videos that I filmed and using the concepts that keep users engaged with videos, which I learned from using social media over the years, as I mentioned in the last sentence. I also captioned the videos manually so they would be more accessible to my audience. I also hand-typed the captions to ensure there would be no typos or slip-ups.

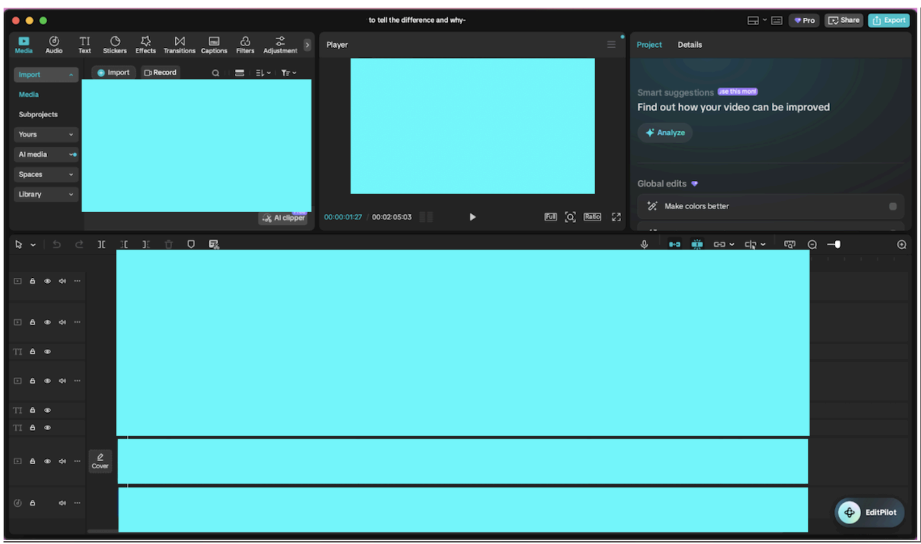


Figure 6 (above). This artifact is from when I was editing my video.

I asked a few of my peers and my sibling what they thought of my first edited video, and they were engaged and hooked. This creative approach to learning video creation and production was crucial because simply knowing *how* to use editing software isn’t enough for my purpose — I needed to understand the creative principles behind effective and engaging content so I could effectively teach through videos. All in all, I essentially generated new, novel perspectives on my learning by combining two of my interests: finance and video production (and its core components).

Strand ii. Explain how the ATL skill(s) was/were applied to achieve the product goal: X and X
I used two main ATL skills when completing my project: Research and Thinking. Specifically, Research: VII. Media Literacy Skills: Interacting with media to use and create ideas and information, and Thinking: IX. Creative-Thinking Skills: Generating novel ideas and considering new perspectives.

I used **Research: VII. Media Literacy Skills: Interacting with media to use and create ideas and information** throughout my project process. This is because media literacy involves not only consuming media, but actually understanding how to interact with it and create it efficiently and effectively. I used this skill when creating my videos: to create them with high quality, I had to consider natural lighting, background setup, and cleanliness, camera angles, tripod settings, and how to speak naturally and avoid being awkward in front of a camera while maintaining engagement and energy (I used a teleprompter app to read off the script, and still had to maintain eye contact). During the first two sessions of me filming my videos, I had my tripod on the right side of my room because the lighting was better closer to the window with the natural sunlight, and I didn't need to use any artificial lights (except my ceiling lights). However, during my second session, I moved my tripod to the left side of my room and played around with camera angles to ensure that the ringlight wouldn't reflect onto my glasses, as the weather that day (January 10) was cloudy and I needed to replicate the effect of sunlight. I ended up using a reading lamp that I have on my desk to replicate the sunlight.
I attached evidence of me switching locations in the middle of filming my videos. They are in figures 7 and 8, as seen below:

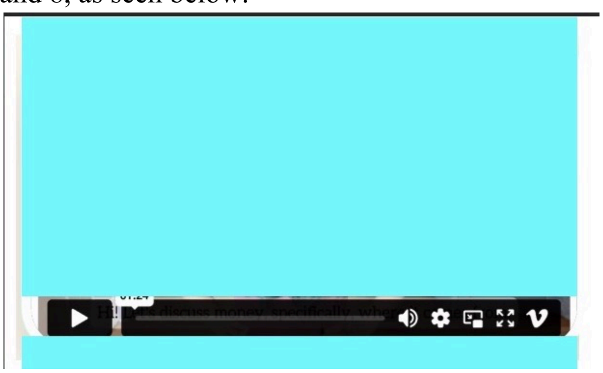


Figure 7 (above)

Figure 8 (above)

Furthermore, I demonstrated additional media literacy in the filming phase, shown in my previous knowledge of influencers and doing some light research on how influencers start their videos with hooks and using dynamic camera settings/editing components, as well as maintaining eye contact, energy, and engagement. My evidence of this are my brief notes I took on that research, as shown in Figure 9 below:

How to keep users hooked?

https://www.youtube.com/watch?v=vHEpnCPdaug

https://theinfluencermarketingfactory.com/the-power-of-video-and-influencer-marketing-a-winning-combination/

Notes

- Intro/hook
- High camera quality
- Editing
- Maintain eye contact
- Stay high-energy
- Good lighting + angles

Figure 9 (above)

During my editing phase in CapCut, I demonstrated media literacy by adding multiple special effects, text overlays, background music, and transitions to make my educational content feel familiar and engaging while still getting the message across. This skill was crucial for achieving my product goal, because teenage audiences know the difference between professional and a neutral quality like the back of their hand. By applying media literacy skills, I was able to produce videos that could hook my teen audience's attention, whilst resembling familiar social media that they already know and love.

I also applied **Thinking: IX. Creative-Thinking Skills: Generating novel ideas and considering new perspectives** when I was designing my website's unique features. During my planning sessions in November, I brainstormed how to implement tools into my product creatively. Rather than creating another boring informational website or articles with some stock images and lots and lots of text, I generated novel ideas, like presenting my financial literacy content in a way that teenagers already enjoy watching, incorporating interactive games, simulators, and thinking creatively when I decided on adding interactive elements such as price-guessing games, college price simulators. These weren't features that I spotted on other websites that are supposed to serve the same purpose as my project, but I realized that they would help teens apply what they learned from my original video content in real-world scenarios. My creative thinking directly helped me in achieving my product goal because it allowed me to create something that would encourage my audience to return by engaging teens through fun learning and familiar content, rather than just another old, boring, educational content that they'd visit once, never return, and not bat an eye at.

Criterion C: Reflecting

Strand i. Explain the impact of the project on yourself and your learning

Before this project, I entirely avoided thinking about finance because it was just so inaccessible, complicated, and felt really overwhelming. I felt that it was boring and unfamiliar. My point of view has now changed: after doing lots of extensive research on all types of financial literacy, I realized that most of the introductory concepts were actually somewhat simple and weren't as complicated as the public and the media made them out to be. I was also more glad that I decided to go in this direction for my project, because I'm going to have to deal with financial topics in the near future, and pursuing this has given me a strong base for the economics and business classes I'm going to take in the next few years.

There were a few topics about financial literacy, specifically, that I didn't know about before, and they surprised me. For example, I knew before that paychecks and taxes are pretty detailed and one needs to be careful with handling them, but after delving deeper into them, I learned why each part of them is really important both to oneself and society. Likewise, when I had to explain how credit cards work to a teenage audience, I was very surprised to learn how many parts there are to them, like absurd fees, statement balances, minimum payments, current balances, and their benefits, like building credit early in life.

Before creating this project, I had an emerging understanding of technology knowledge and digital media skills. I understood how to film videos in good lighting and settings, how to use CapCut at its core, and how to write scripts, all from prior experience. However, there were many new skills that I gained from creating this project.

Throughout my project process, the skills I have improved are organization and critical thinking. I had to critically think about how I was going to write the scripts for my videos in a way that wasn't boring for a notoriously boring topic, but still informative and enjoyable to watch. There were also countless skills that I learned from the filming process itself: how to do extensive, deep research, how to film high-quality videos in good lighting and quiet settings, how to utilize editing platforms to make my videos engaging, AI prompt engineering to create a website complete with minigames, simulators, and placeholders to embed my videos in, and Figma to create a solid website design.
Below, I have added screenshots of my original website design prototypes that I created as a rough draft of what I wanted my final website to look like (before starting the Google AI coding process). They are seen below, in figures 10 and 11.

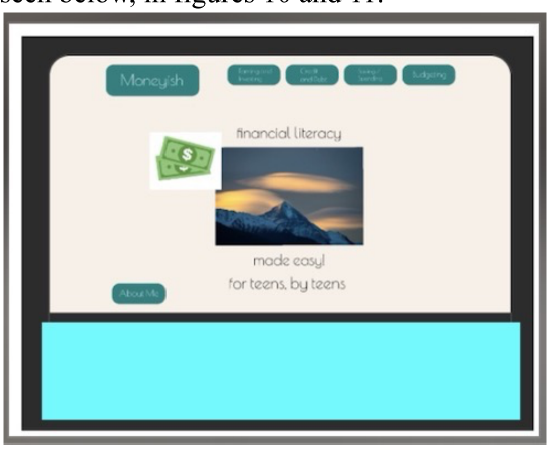


Figure 10 (above)

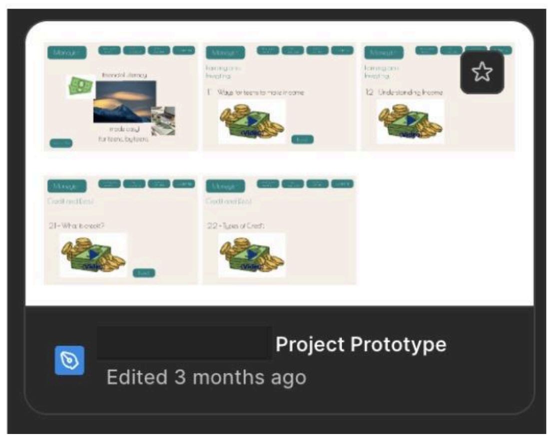


Figure 11 (above)

When the website wouldn't publish, overall, I handled it maturely.
At first, I felt significant pressure weighing on me because there wasn't that much time left until the deadline, the person I'd been contacting for tech support throughout my website wasn't reachable until it was due, and despite me trying multiple platforms (Vercel, React, Node.js) to try and publish my website live, there was something wrong with the code that wasn't letting the website go live that I wasn't able to fix on my own or through prompt engineering (AI's debugging was proving unsuccessful). After several hours of trying to push it by resarching alternative deployment methods, trying to use multiple AIs to fix the code, and attempting to use many platforms built for publishing network applications, and despite all my efforts, I realized that the more feasible option to submit my project on time was to submit the website when it was still in Google AI Studio, and submit the actual work done by me (the videos) separately in a Drive folder. Although the whole thing was frustrating, this experience taught me that as a learner, I am very capable of solving problems and finding creative, alternate solutions under time pressure. However, it has also taught me that I need to seek help sooner and recognize earlier when I encounter a problem for

an important project that's outside of my current technical expertise. I've also learned that persistence isn't always enough, and that having backup and alternate solutions earlier is very important and is just as important a skill as technical abilities. If I were to approach this project again, I would definitely start the publishing process for the website earlier, and set aside time to really understand how to deploy a website from bare code much, much earlier, potentially even before I got the code for the website. I would also ensure that I had technical support throughout the entirety of my project, not only at certain points.

Below, seen in Figure 12, I attached a screenshot of me trying to push my project live onto the internet, but Vercel failed due to internal technical issues with the software and the code that neither I nor AI was able to debug. The page ended up showing up with just a blank screen.

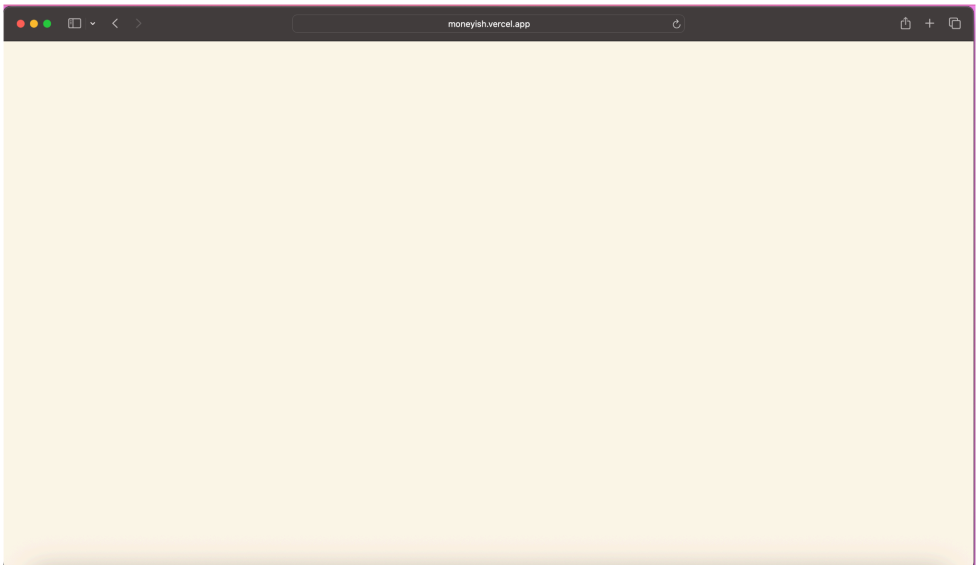


Figure 12 (above)

This project has prepared me for my future career in business and finance. My core goal in my project was to learn, in depth, the introductory topics in finance, such as budgeting, saving/spending, investing, and paychecks and taxes. I have gained a thorough understanding of these topics that I definitely didn't have before, and I know that knowing these topics will give me a boost in the economics and business classes I'm going to take next year. Additionally, steering away from the direct finance topic, repeatedly filming myself and making consistent eye contact with the camera when filming and maintaining a confident aura has allowed me to get over my camera shyness and has given me additional confidence that will help me lifelong — whether it's in giving presentations, persuading people, enhancing my professional credibility, and overall helps me create a strong personal brand.

I have also grown thoroughly as a lifelong learner. I will be able to approach future projects, challenges, and new topics in different ways. For one, I will ensure that I always have a support system and alternative/backup plans in everything that I do, to make sure that the project goes smoothly and is submitted on time. I will also make sure I avoid procrastinating to save myself unnecessary stress when working on said project. To further ensure that I avoid procrastinating, I will also create timelines or schedules for projects that I do, which take into account how busy I am, breaks I'm going to take, and how fast/slow I'm able to complete certain tasks. This project specifically taught me how, for complex and multi-stage projects like this one, making sure I have a rigid timeline that accounts for unexpected technical obstacles like the one I encountered is necessary.

From this whole entire project, I'm most proud of how my videos came out. They are high quality, long, crisp, clean, and visually aesthetic and informative, just as I imagined them to be. All in all, my videos still mattered because even though my website didn't end up going live, the videos still stood as evidence for everything I learned and put together throughout my project, and ultimately reflected exactly the vision I had in Criterion A: to make financial literacy more approachable and accessible for teenagers.

Strand ii. Evaluate the product based on the success criteria

Preliminary note: Out of my success criteria, I was not able to hit any of my product goal criteria. This was mainly because my website never successfully deployed to the internet because of technical issues with the code, which prevented it from going live despite multiple attempts and alternative platforms. Because of this, I was not able to collect any data regarding my target audience using my product, including engagement, learning impact, or retention. Despite this, I'll still honestly measure what I achieved in my timeframe before it was due against the success criteria I created earlier on.

Additionally, when I was writing my Detailed Plan, I planned on creating 40 videos, each 1-2 minutes. After actually beginning the filming process, I realized that that goal was extremely ambitious because of the amount of time that making sure all my information was reliable and accurate, writing scripts, filming, and editing was a lot bigger than I'd initially estimated. I ended up filming 13 videos, and each of them ended up being 2-4 minutes long.
Initially, I had an idea for each video I wanted to film, but I quickly realized that some of the concepts were too complex for me to explain adequately to teenagers for this project, like understanding compound interest, subscription services, and the hidden money drain they are, and buy now-pay later apps. Because of this, I ended up creating 16 scripts that covered the foundational financial concepts. The videos had to extend to 2-4 minutes to adequately fit the amount of information I wanted in each video. I wanted to really cover each financial concept in depth and ensure my audience would deeply understand and retain the information from the core ideas of each concept. Furthermore, I only filmed 13 videos because I only ended up with about two weekends to film all my videos; I ran out of time, and 40 videos were just too ambitious. I was also willing to film fewer videos so I could edit the ones that I <u>did</u> film in a high-quality and engaging way, applying the "quality over quantity" concept to my project.

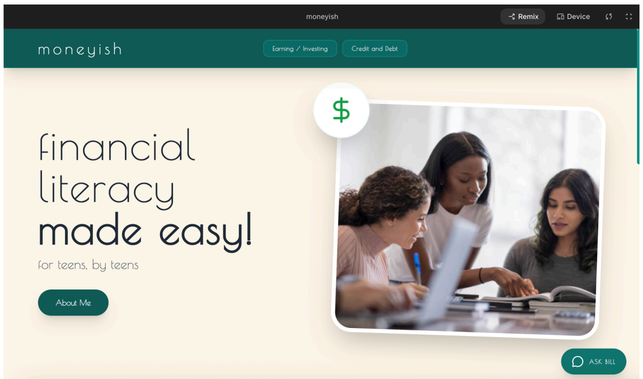
<u>Success Criterion:</u> Website Engagement
<u>What I achieved / My performance level:</u> For Criterion 1, I achieved getting the code for the website itself, but was unable to deploy it onto the internet for my target audience to interact with. For this, I evaluated my product as **Emerging** for Website Development. Under 20 unique users (0) were able to interact with my website, watch the videos, or use the interactive tools I added.
<u>My reflection:</u> Looking back at this criterion, I think this would have been relatively easy to track; however, achieving Exceptional (62+ users a month) was an unfeasible goal and would've been difficult to meet because it would require me to extensively market my product to a wide range of students. The primary reason that I was unable to meet this criterion was that I was unable to deploy the website to the public. However, if I were to go back and deploy the website, I would be able to use Google Analytics to track usage, but I still feel that I would be unable to hit the 62+ users a month mark because attracting a user base of that amount without a current audience catered to learning about finance would've been very challenging.
<u>Improvement:</u> If I were to go back and redo my success criteria, I would definitely change the number of users to hit the Exceptional standard to a much lower amount. Around 20 users a month would have been much more feasible. Realistically, I believe that I would've fallen in the Emerging to Developing range even if I had deployed my project successfully. This criterion taught me that to be able to hit ambitious goals, I need to set them in accordance with what my limits are and how much time I have to finish said project.

Additionally, if I could go back and redo the website, and it failed to deploy and I was unable to collect user data, I would hold a small beta test, consisting of 10-20 of my friends or family. I would get them to view my content and comment. Then, I'd screenshot what they said and take note of their verbatim responses to my content. I would do this to evaluate the learning impact achieved and clarity.

Success Criterion: **Criterion 2:** Learning Impact and Application
What I achieved / My performance level: For Criterion 2, I was able to create tools that would theoretically help the users who would log onto my website, such as finance minigames, simulators, and engaging videos discussing various finance topics. However, I was not able to get any users onto the website because, again, I was unable to deploy it due to technical issues with the code that prevented it from going live. So, my product performed at the **Emerging** level for Learning Impact and Application.
My reflection: I feel that this criterion was the most important to the purpose of my whole project. This is because it doesn't just measure how often people return to the project or how people engaged: it measures how effectively my target audience would apply the concepts they learned from my site to their daily lives. I believe that if the biggest barrier to this criterion wasn't getting the website with the videos and tools out on the internet, then I would've scored a Developing-Proficient standard because my tools were genuinely helpful and engaging, and my interactive tools, like the price guessing game and budget simulator, would've reinforced the concepts taught practically. When I created this criterion, my original plan was to measure how teenagers applied the skills they learned from my project using a Google Forms survey (here is my survey: https://forms.gle/ZuGKzfcWsapxvsha8), and to get teens to fill out the form in depth and honestly by offering an incentive: if they answered the form truthfully and in detail, they'd be entered in a gift card raffle. After that, I would have taken the percentage of how many people really said that they applied their skills to their daily lives, and compared it directly to my success criteria.
Improvement: If I were to redo this criterion, I would definitely start the deployment process for my website earlier to ensure that I would be able to get people's opinions on my project, as well as add more questions to my survey to get more accurate responses.

Success Criterion: **Criterion 3:** User Retention
What I achieved / My performance level: For Criterion 3, my performance depended entirely on how many users returned to the website a month. Since I was unable to deploy my website, 0 users were able to return to my website any number of times. For this reason, my product performed at the **Emerging** level for Criterion 3.
My reflection: This is another criterion that I feel was relatively easy to measure. In hindsight, this criterion was also a bit ambitious, and now I believe that realistically, the most hardcore users of my website would still return a max of four times a month because even though my website's content is engaging, it's finite — after a user uses all the tools I have up, they'd have no reason to keep using it and they'd leave, unless they wanted a refresher on the concepts every now and then, or, say, wanted to mess around with the games again.
Additionally, without a live website, measuring user retention was impossible because potential users could not access the website, and even with a live website, I believe I realistically would've achieved user retention of max four times a month. I think that retaining teenage users at a higher frequency than four would need extensive advertising as well as an incentive. The incentive I planned to have was to have every person who answered my Google Form survey thoroughly be entered into a raffle for a $15 Amazon gift card one. I felt like that was a strong incentive that many teenagers definitely appeal to.
Improvement: One improvement that I would make if I were doing my project again would be to create an organized posting schedule, most likely monthly but potentially weekly, just like a real influencer's page. This would probably give users a reason to keep coming back. Also, to enhance the social media feel that's so important to my teenage demographic, I would add an interactive element to the website, like a Q&A section I could answer directly through videos or lives, or a comment section.

<u>Final Product:</u>
Figures 13-18 are screenshots of my final website.



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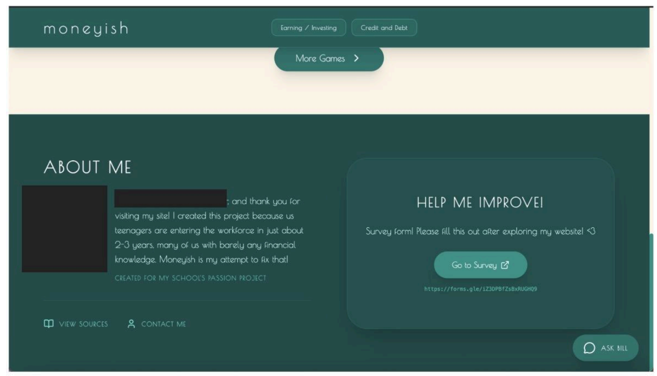

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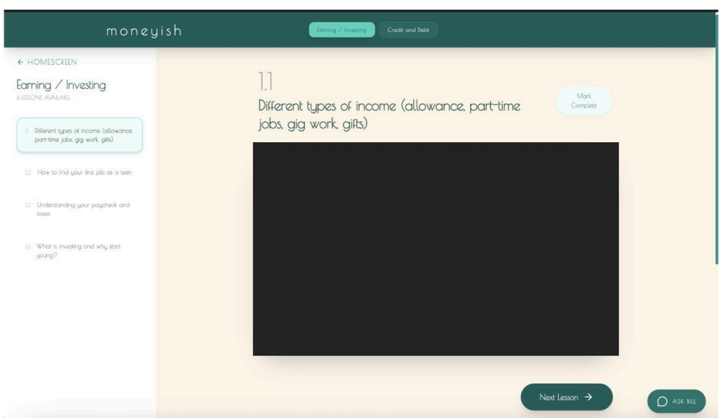
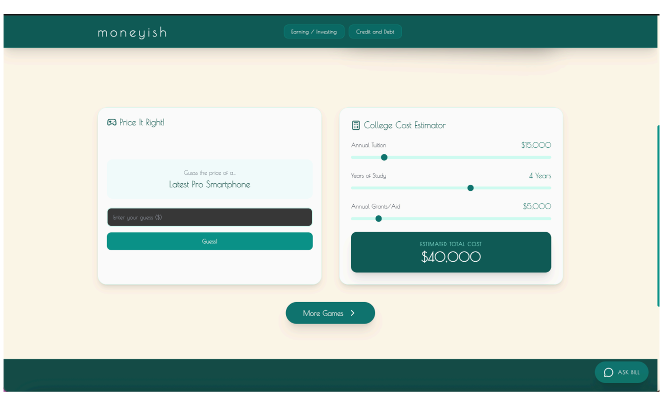


Figure 15 (to the left)



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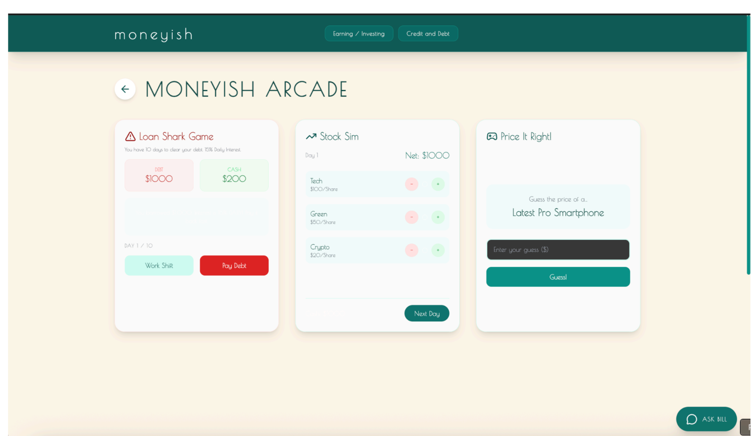

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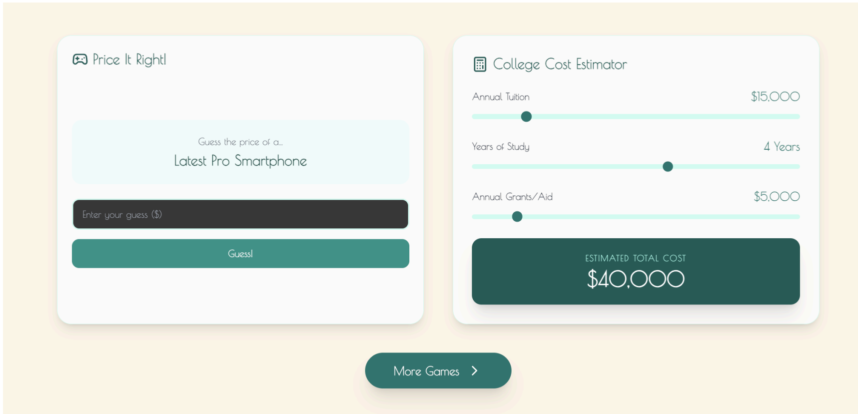
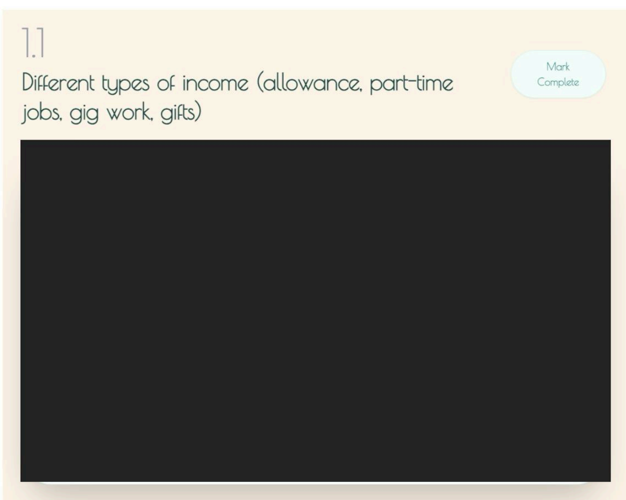


Figure 18 (above)

Figures 19-24 are the screenshots of the thumbnails of the videos I created.



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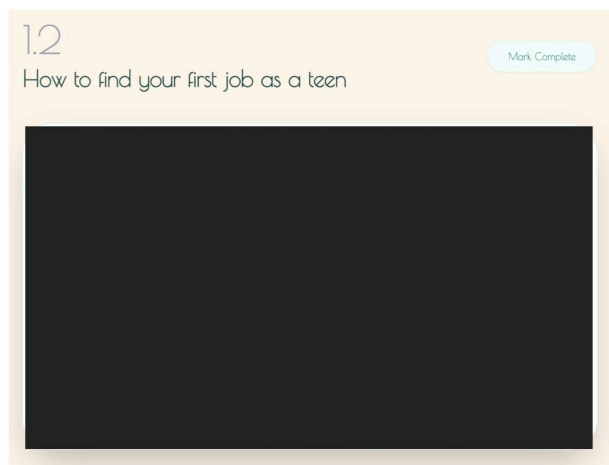

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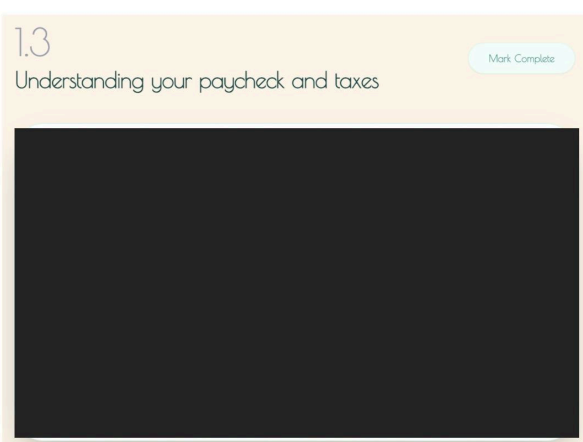


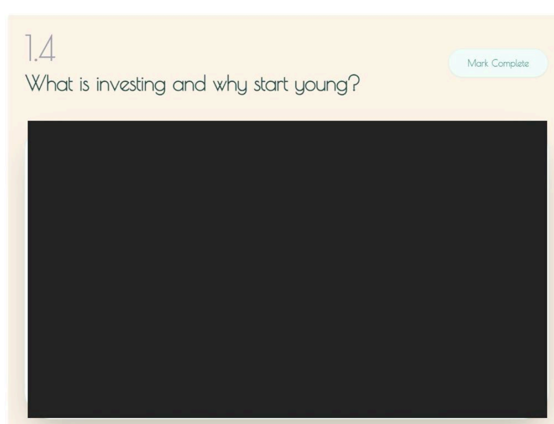
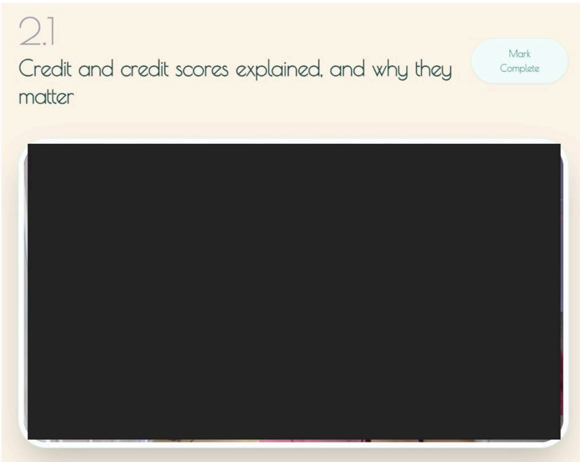


Figure 21 (above)

Figure 22 (above)



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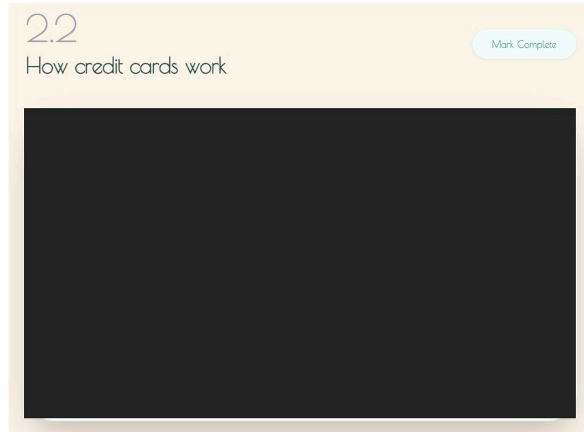

Figure 24 (above)