

# **Financial Literacy for Women**

**September-December 2015**

Rachel Silver

Instructional Program Plan: **Financial Literacy for Women**

**Contact Information**

**Instructor: Rachel Silver**

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**Time and Location:** TBA preferably Monday 6-8 PM (depends on everyone's schedule)

**Program Mission:** The mission of this course is for women to feel increased confidence when facing financial situations at the completion of this course. This course is ideal for graduating high-school females or any young woman that wants to improve their financial capabilities or have a competitive edge in the job market. This course aims to prepare young females to become leaders in their own community; they should have a desire to carry on what they learn and form mentor-relationships with friends or relatives. Graduate women of this course possess a need for continuous personal and professional growth.

**Values:**

The Financial Literacy course values...

- Excellence in implementing weekly lessons in everyday practices.
- Teachers being able to adapt lessons to real-life situations.
- Women being key change agents in addressing societal resource issues.
- The contributions that local leaders can make outside formal education.
- Teacher and participant relationships and participation.

**Guiding Principles:** Increasing financial literacy at any point in life can improve a woman's life. A woman that is financially literate understands basic money transactions, understands the importance of saving, and knows how to spend money efficiently. A woman that

knows how to use money wisely is more likely to invest money in her family's needs. Each participant has individual needs; therefore, the course should be adaptable to each woman. Women should feel comfortable sharing their individual experiences so that the course concepts can be applied to their everyday life-style.

**Transfer Goals:**

1. Explain daily financial interactions.
2. Implement financial concepts into daily life.
3. Share financial concepts with family, friends, and community.
4. Partake in continuous professional and personal development.
5. Demonstrate honesty, respect, and professionalism.

**Course Description:** An overview of financial literacy concepts that can help young women plan for their individual futures. This class is very flexible to meet individual needs; therefore, participants should feel free to ask for hands-on advice. Part of planning for the future means understanding how to set goals and how to achieve them; this may involve making a resume or taking outside courses. This course is delivered in a once a week meeting session, during the instructor's Peace Corps service. The program is designed to be adaptable and flexible so that it can be implemented in multiple third-world countries. During the meeting session, time will be allocated to share current life experiences and advice. Food can be brought in and shared during the first twenty minutes. Outside class discussions, mentoring, and meet-ups are strongly encouraged.

**Essential Questions & Objectives:**

**EQ1:** Why is financial literacy important for women of all ages?

**Objective 1:** Explain why financial literacy is important at different points in one's own life.

**Objective 2:** Evaluate how financial literacy can positively impact future goals.

**EQ 2:** How can financial literacy impact everyday choices?

**Objective 3:** Explain how you can personally implement financial literacy in your everyday choices.

**Objective 4:** Explain why thinking about money everyday can impact daily choices.

**EQ 3:** What are the benefits of having financial literacy?

**Objective 5:** Explain the benefits of having a savings account.

**Objective 6:** Describe personal benefits of having financial literacy, short-term and long-term.

**EQ 4:** Will an increase in financial literacy improve a woman's livelihood?

**Objective 7:** The learner will be able to evaluate how basic economic principles can be implemented to improve their family's situation and their own.

**Objective 8:** Create methods or plans for overcoming financial set-backs.

**EQ 5:** Will an understanding of how a bank works, including how to maintain a savings account, impact a woman's goals?

**Objective 9:** Determine how establishing a bank account improves your income?

**Objective 10:** Comprehend how to continuously track your expenditures.

**Source Materials:** Source materials have been adapted from multiple government websites, Visa, and 4-H resources such as Annie’s Project. Source material can be added at any point in the course. Participants should feel free to bring in any resources they would like to share.

Assignment	Transfer Goal	Objective	Due Date	Points
Future Goals Paper	3,4	2,6,7,8,9	10/12/2015	200
Research/Interview person with ideal job Paper	1,2,4	1,2,3,4,7,8	11/23/2015	200
Resume	4,5	1,2,7,8	12/7/2015	100
Participation (Journal)	ALL	ALL	Weekly	400
Quizzes	ALL	ALL	Weekly	100
Total Points				1000

**Grading Scale:**

A= 90-100    C=70-79

B= 80-89    D= 60-69    F= 0-59

## **Attendance and Make-up Quizzes and Assignments**

Every class meeting will begin with a review of the previous week's topic. Then an overview of what will be learned during that meeting. Participants will be asked if they have any specific questions that they would like answered during that particular lesson. If a student cannot make it to that class they should try to tell the instructor ahead of time. Then the student should make arrangements to get a copy of the notes for that week from a classmate or the instructor. The student must make an appointment within that week (Tuesday-Friday) to make-up the quiz or turn in the assignment. If turning in an assignment late please explain why it could not be turned in on time. Alternative or extra assignment can be requested at any point but preferably the week before the assignment is due. It is highly encouraged that you turn in papers early so that feedback or assistance can be provided.

### **Cornerstone Tasks/Assignments:**

**Future Goals Paper:** In three-ten pages please explain your future aspirations. Explain your current financial and personal situation. Describe your family and community responsibilities. Discuss how you currently allot your time and money and what benefits or problems have arisen because of this. Discuss how you would like to spend your time and money in the next five-ten years. This paper can be hand written. If assistance in writing a paper is needed please feel free to tell the instructor as soon as possible so that alternate arrangements can be made. If you prefer presenting your ideas verbally that is acceptable but please have enough to discuss for at least 10-20 minutes and be prepared to answer questions.

**Interview/Research Person with Ideal Job:** Please select an ideal job to research. For inspiration interviewing a local person that already works in your desired field may be helpful. If

there is no one in your local community that possesses your ideal job please discuss your idea with the instructor. The instructor may be able to provide additional resources if your ideal job does not already exist within your community. This paper should be at least five pages but there is no limit to how long it can be. Please explain what steps you will need to take to get to this position, whether it is additional school or job training. If you prefer not to write a paper your future career plans can be shared with the class for at least fifteen minutes, and please be prepared for questions.

**Quizzes:** Weekly quizzes are to ensure that the lesson has been taught effectively. The quiz may be administered verbally or written. If you are unsatisfied with your grade you can retake the quiz the following week.

**Participation:** Participation counts for the largest value of points because it is the most crucial aspect of the learning process. Weekly assignments may be added to clarify current events or topics that arise. Participation involves being open to sharing experiences and advice with fellow participants. It involves implementing weekly lessons into daily life and sharing the results of doing so.

**Part B: Instructional Design Matrix**

Week 1 Lesson 1	Pre-evaluation	9/14/2015
Week 2 Lesson 1 & 2		9/21/2015
Week 3 Lesson 2 & 3		9/28/2015
Week 4 Lesson 3 & Paper Assistance		10/5/2015
Week 5 Lesson 4	* Paper Due	10/12/2015

Week 6 Lesson 4 & 5	10/19/2015
Week 7 Lesson 5 & 6	10/26/2015
Week 8 Lesson 6 & 7	11/2/1015
Week 9 Lesson 7 & 8	11/9/2015
Week 10 Review & Paper Assistance	11/16/2015
Week 11 Lesson 9       *Paper Due	11/23/2015
Week 12 Lesson 9 & 10   Resume Assistance	11/30/2015
Week 13 Lesson 10       *Resume Due	12/7/2015
Week 14 Review Everything	12/14/2015
Week 15 Post-test & Discussion	12/21/2015

Lessons for Women Financial Literacy Class:

<b>Lesson Plan 1: <u>Needs, Wants, &amp; Expenditures</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Icebreakers (Reasons for Participating), Pre-Test, & Course Overview		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
<p>Pre-test to gauge where everyone is at and what topics are more important than others.            Schedule for the course            Review articles:  <a href="http://ufdc.ufl.edu/IR00001445/00001">http://ufdc.ufl.edu/IR00001445/00001</a>  <a href="http://edis.ifas.ufl.edu/he827">http://edis.ifas.ufl.edu/he827</a> Review 6 steps as a class. May require multiple sessions.</p>			
<b>Formative assessment:</b> Draw a colorful graph that shows where expenses are allotted.			
<b>Intended Outcomes</b>			
Essential Question:	<b>EQ1:</b> Why is financial literacy important for women of all ages?		
Objective(s):	a. Explain why financial literacy is important at different points in one's own life. b. Evaluate how not being financially literate can impact future goals.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	20 minutes
Homework for Session 1: Gather financial records and see if they are up to date and in order (order by date). Edit graph in any way needed. Journal about weekly events.			
<b><u>Lesson Objectives:</u></b>	<p><b><u>Content:</u></b> Learner will know where they are at in their current financial understanding. Learner will begin thinking about what financial concepts they want to learn more about.  <b><u>Skill:</u></b> Learner will be skilled at understanding what basic financial terms they know. Learner will be skilled at understanding where they spend their money each week.</p>		

<b>Lesson Plan 2: <u>Money Management for now and forever</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Review weekly events. Explain if money allocations were noticed to be different throughout the week. Discuss who in the family has access to resources and which resources. Discuss future plans if spouse dies or how money is currently managed.		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			

Guest speaker: Local attorney/accountant/financial planner/tax advisor or other volunteer/teacher that has financial experience and is willing to be a long-term resource.	
<b>Formative Assessment:</b> Think-Pair-Share: Write down mission/vision/goals statements for the next year and the next ten years. Then share with a partner.	
<b>Intended Outcomes</b>	
Essential Question:	<b>EQ 2:</b> How can financial literacy impact everyday choices?
Objective(s):	<b>a.</b> Explain how you can personally implement financial literacy in your everyday choices. <b>b.</b> Explain why thinking about money every day can impact daily choices.
<b>Summative Strategy (Reflection)</b>	<b>Estimated Time:</b> 20 minutes
Homework: Draft mission statement for desired career. Be prepared to explain future goals and how you would handle health problems should they arise.	
<b>Lesson Objectives:</b>	<b>Content:</b> Learner will begin to think about financial planning. Learner will be able to consider different scenarios and how to handle them. Learner will understand why goal-setting is important. <b>Skill:</b> Learner will be able to set reasonable goals.

<b>Lesson Plan 3: <u>Planning for the future</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Discuss weekly events. Ask participants if their families have had any feedback on their mission statements.		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
Lesson 7 PP, Activities, Quiz : <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/college.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/college.php</a>			
<b>Formative Assessment:</b> Quiz			
<b>Intended Outcomes</b>			
Essential Question:	<b>EQ 3:</b> What are the benefits of having financial literacy?		
Objective(s):	<b>a.</b> Explain the benefits of having a savings account. <b>b.</b> Describe personal benefits of having financial literacy, short-term and long-term.		
<b>Summative Strategy (Reflection)</b>	<b>Estimated Time:</b>	20 minutes	
Homework: Keep notes on why you select certain products throughout the week, or write about why you find certain products desirable. Continue to talk with family about short and long-term goals. If there is time, try to research where and when local markets take place.			
<b>Lesson Objectives:</b>	<b>Content:</b> Learner will have a better understanding of their own economic situation. Learner will be able to adapt their goals to meet their needs.		

	<b>Skill:</b> Learner will be able to adapt their mission statement. Learner will be able to create a basic financial goal or plan.
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<b>Lesson Plan 4: <u>Opportunity Costs, Currency, &amp; Budgeting</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Discuss current financial climate and how that impacts personal and financial decisions.		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
Review currency calculator at xe.com or currency-converter.org.uk Role-play activity in which students act out financial decisions. Lesson 2 Budgeting PP, Activities, Quiz : <a href="http://www.ehsib.com/english/gt/fe/educators.jsp">http://www.ehsib.com/english/gt/fe/educators.jsp</a>			
<b>Formative Assessment: Quiz</b>			
<b>Intended Outcomes</b>			
Essential Question:	<b>EQ 3:</b> What are the benefits of having financial literacy?		
Objective(s):	<b>a.</b> Explain the benefits of having a savings account. <b>b.</b> Describe personal benefits of having financial literacy, short-term and long-term.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	20 minutes
Homework: Review budget. Write one page about someone you know that made a poor financial decision or a positive decision, or write about what could happen if you make a financial decision. Be prepared to share the following week.			
<b><u>Lesson Objectives:</u></b>	<b>Content:</b> Learner will understand opportunity costs of different situations. Learner will understand how local currency personally impacts them. <b>Skill:</b> Learner will have a better understanding of how to maintain their budget and savings plan. Learner will know what steps to take when encountering a financial decision.		

<b>Lesson Plan 5: <u>Established Goals. Now what?</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Discuss events from previous week. Talk about why having a business plan is important. Explain ways to keep records. Consider who in the community would be a reliable source of financial information or assistance.		
Course:	Financial Literacy		

Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
Lesson 1 PP, activities, quiz Review lease activity in Lesson 3 <a href="http://www.ehsib.com/english/gt/fe/educators.jsp">http://www.ehsib.com/english/gt/fe/educators.jsp</a> Review Women & Money PowerPoint by Dr. Gutter			
<b>Formative Assessment: Quiz &amp; Discussion</b>			
<b>Intended Outcomes</b>			
Essential Question:	EQ 4: Will an increase in financial literacy improve a woman's livelihood?		
Objective(s):	<b>a.</b> How can basic economic principles be implemented to improve your own situation and your family's situation? <b>b.</b> Create methods or plans for overcoming financial set-backs.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	20 minutes
Homework: Research local property laws and how taxes are collected. Journal.			
<b><u>Lesson Objectives:</u></b>	<b><u>Content:</u></b> Learner will understand how to review business plans and leases. <b><u>Skill:</u></b> Learner will be able to implement economic principles into their daily lives.		

<b>Lesson Plan 6: <u>Banking</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Review and discuss previous week's findings.		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
<p>A World Bank study found that "in most countries surveyed by FinScope, the primary reason cited for not having a bank account is lack of income or the inability to maintain a minimum balance...At the same time, almost 80 percent had either never heard of savings accounts or did not know what they were, and the figure is lower for current or checking accounts." (Xu &amp; Zia 2012)</p> <p>Review the difference between savings and checking account  PowerPoint 4 &amp; activities (includes 10 question quiz):  <a href="http://www.ehsib.com/english/gt/fe/educators.jsp">http://www.ehsib.com/english/gt/fe/educators.jsp</a>  3 Questions that Lusardi and Mitchell (2011a) developed for the American Health and Retirement Study (HRS) in 2004 are commonly used to predict financial choices of individuals globally:</p> <p>1) Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?  More than \$102</p>			

Exactly \$102  
 Less than \$102  
 Do not know  
 Refuse to answer

2) Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?  
 More than today  
 Exactly the same  
 Less than today X  
 Do not know  
 Refuse to answer

3) Please tell me whether this statement is true or false. —Buying a single company’s stock usually provides a safer return than a stock mutual fund.  
 True  
 False X  
 Do not know  
 Refuse to answer

**Formative Assessment: Quiz & Discussion**

**Intended Outcomes**

Essential Question:	<b>EQ 4:</b> Will an increase in financial literacy improve a woman’s livelihood?		
Objective(s):	<b>a.</b> How can basic economic principles be implemented to improve your own situation and your family’s situation? <b>b.</b> Create methods or plans for overcoming financial set-backs.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	20 minutes
Homework: Find out local interest rates for different types of loans at local bank. Journal.			
<b><u>Lesson Objectives:</u></b>	<b><u>Content:</u></b> Learner will understand important banking concepts. Learner will understand the difference between a savings and checking account. <b><u>Skill:</u></b> Learner will know how to use economic principles when banking. Learner will know how to balance a check book or daily expenses.		

<b>Lesson Plan 7: <u>Interest Rates</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Review and discuss previous week’s findings.		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			

Review lesson and videos: <a href="http://www.econedlink.org/lessons/index.php?lid=1008&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=1008&amp;type=educator</a> Review lesson on interest as a class. Turn in worksheet for quiz grade. <a href="http://www.econedlink.org/lessons/docs_lessons/1008_SimpleInterest.pdf">http://www.econedlink.org/lessons/docs_lessons/1008_SimpleInterest.pdf</a>	
<b>Formative Assessment: Quiz &amp; Discussion</b>	
<b>Intended Outcomes</b>	
Essential Question:	<b>EQ 5:</b> Will an understanding of how a bank works, including how to maintain a savings account, impact a woman's goals?
Objective(s):	<b>a:</b> How can establishing a bank account improve your income? <b>b:</b> Understand how to continuously track your expenditures.
<b>Summative Strategy (Reflection)</b>	<b>Estimated Time:</b> 40 minutes
Homework: Calculate different interest rates for savings accounts and loans with family or friends. Journal.	
<b><u>Lesson Objectives:</u></b>	<b><u>Content:</u></b> Learner will understand interest rates and why they are important. <b><u>Skill:</u></b> Learner will know how to calculate interest. Learner will understand the advantages of a savings account.

<b>Lesson Plan 8: <u>Banking, Saving, &amp; Loans</u></b>		<b>Instructor:</b> Rachel Silver
Topics:	Review and discuss previous week's findings.	
Course:	Financial Literacy	
Time:	Monday 7-9 pm	
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>		
Lesson 5 PP, activities, quiz : <a href="http://www.ehsib.com/english/gt/fe/educators.jsp">http://www.ehsib.com/english/gt/fe/educators.jsp</a>		
<b>Formative Assessment: Quiz &amp; Discussion</b>		
<b>Intended Outcomes</b>		
Essential Question:	<b>EQ 5:</b> Will an understanding of how a bank works, including how to maintain a savings account, impact a woman's goals?	
Objective(s):	<b>a:</b> How can establishing a bank account improve your income? <b>b:</b> Understand how to continuously track your expenditures.	
<b>Summative Strategy (Reflection)</b>	<b>Estimated Time:</b>	30 minutes - 1 hour
Homework: Schedule time with teacher to go to local financial institution to establish bank account or to review financial plan. Journal.		
<b><u>Lesson Objectives:</u></b>	<b><u>Content:</u></b> Learner will have a better understanding of various bank accounts. Learner will understand the risks and benefits of loans. <b><u>Skill:</u></b> Learner will be able to analyze the risks associated with taking out a loan.	

<b>Lesson Plan 9: <u>Planning Ahead for the Future</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Review previous week reflections. Discuss plans for the future. How would financial setbacks be handled?		
Course:	Financial Literacy		
Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
As a class research local requirements for food and other consumer products (labeling/certifications); plan how to better market possible product. Lesson 2: PP, activities, quiz: <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/special.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/special.php</a> Watch 10 minute video on widows that start pickling business: <a href="http://www.thirteen.org/edonline/lessons/fe_start/b.html">http://www.thirteen.org/edonline/lessons/fe_start/b.html</a>			
<b>Formative Assessment: Quiz &amp; Discussion</b>			
<b>Intended Outcomes</b>			
Essential Question:	<b>EQ1:</b> Why is financial literacy important for women of all ages?		
Objective(s):	<b>a.</b> Explain why financial literacy is important at different points in one's own life. <b>b.</b> Evaluate how not being financially literate can impact future goals.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	1 hour
Homework: Resume. Think about future plans/revise previous goal statements. Journal.			
<b><u>Lesson Objectives:</u></b>	<b>Content:</b> Learner will understand how to market a product to meet local requirements. <b>Skill:</b> Learner will know how to plan a reasonable goal that fits local needs.		

<b>Lesson Plan 10: <u>Life Plan</u></b>		<b>Instructor:</b>	Rachel Silver
Topics:	Review previous week reflections. Discuss future plans and goals.		
Course:	Financial Literacy		

Time:	Monday 7-9 pm		
<b>Materials, Supplies, Equipment, References, and Other Resources:</b>			
Have a local successful farmer come in to discuss what risks they encounter and tips for success. Articles/Worksheets to review if accessible: <a href="http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287159.pdf">http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287159.pdf</a> <a href="http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287160.pdf">http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287160.pdf</a> <a href="http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287165.pdf">http://www.misa.umn.edu/prod/groups/cfans/@pub/@cfans/@misa/documents/asset/cfans_asset_287165.pdf</a> Resource to observe business plans and plan your own business: <a href="https://www.agplan.umn.edu/">https://www.agplan.umn.edu/</a>			
<b>Formative Assessment: Post-test &amp; Discussion</b>			
<b>Intended Outcomes</b>			
Essential Question:	<b>EQ1:</b> Why is financial literacy important for women of all ages? <b>EQ4:</b> Will an increase in financial literacy improve a woman's livelihood?		
Objective(s):	<b>a.</b> Explain why financial literacy is important at different points in one's own life. <b>b.</b> Evaluate how not being financially literate can impact future goals. <b>c.</b> How can basic economic principles be implemented to improve your own situation and your family's situation? <b>d.</b> Create methods or plans for overcoming financial set-backs.		
<b>Summative Strategy (Reflection)</b>		<b>Estimated Time:</b>	30 minutes
Homework: Homework: Draft plans for future businesses or job. Journal.			
<b><u>Lesson Objectives:</u></b>	<b><u>Content:</u></b> Learner will understand the importance of planning ahead. The learner will be able to analyze different career paths. <b><u>Skill:</u></b> Learner will know how plan a business and develop their goals.		

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### Rationale

The intermediate outcomes that this program hopes to achieve are the women adopting safe-spending practices, building community mentor-relationships, and a behavior of planning ahead. Short-term outcomes of this class would include women feeling satisfied with the course,

feeling more confident to apply for jobs, or sending their resumes to local businesses. The long-term outcomes will be observed months or even a year later, these outcomes look at social, economic, and environmental changes. “The use of logic models in Extension has its roots in Claude Bennett’s (1979) chain of events model and its progeny, the Targeting Outcomes of Programs (TOP) model (Rockwell & Bennett, 2004). The chain of events model identifies a sequence of seven categories of program elements and outcomes, with the latter including changes in knowledge, attitudes, skills, and aspirations (KASA); changes in behavior or practice; and changes in social, economic, and environmental conditions (SEE conditions)” Glenn D. Israel (Oct. 2010, Logic Model Basics p.2) Crucial for this program having long-term community impact is continuous feedback from participants.

Each student should have the opportunity to re-do an assignment, because the purpose of the assignments and the course is continuous self-improvement; the process approach to the instruction of writing allows students to submit work at different stages of completion to receive feedback and make corrections (McTighe & Ferrara, 1994). These same authors stress that assessments done in the classroom should be oriented toward the promotion of learning, facilitation of research, and provision of reliable information (p.5).

Performance-based assessment calls for students to practice application of their knowledge and skills. Simple recall is inferior to performance based assessments that may more accurately reveal student understanding. These performance based assessments allow instructors to assess how well the students may apply the skills they acquire and how well they are able to integrate that new knowledge across subject areas. These assessments aid in the development of life-long learning competencies such as decision making, communication and cooperation (Shepard, 1989 p.8).

Process-focused assessments such as journaling and working through scenarios out loud will be used; this type of ““kid-watching”” method is especially well-suited to assessing the development of attitudes or habits of mind, such as persistence. They also develop students’ metacognition by heightening their awareness of cognitive processes and worthwhile strategies.” (McTighe & Ferrara, 1994). These assessments will take place weekly to ensure that students are always progressing and completing goals.

Formative assessments will occur during each lesson, as the participants are encouraged to share their ideas and to act out lessons using role-play. Summative assessments occur through quizzes, homework, journals, and essays. The country that this class will be implemented in will have its own unique objective standards, but the instructor will try to ensure that everyone in the class is on a similar normative standard at completion of the course. The ultimate goal is that learning is transferred to each individual student; the assessments ensure that each lesson is sinking in correctly, and a final grade of an A or B will definitely show that the participants possess the knowledge. Re-submitting assignments is allowed, therefore, a grade lower than a B shows that the student did not want to fully learn the transfer goals.

Israel, G. D. 2010. Logic model basics. Gainesville: University of Florida Institute of Food and Agricultural Sciences. Retrieved from <http://edis.ifas.ufl.edu/wc106>

McTighe, J., & Ferrara, S. (1994). *Performance based assessment in the classroom*.

Pennsylvania Educational Leadership.

Shepard, L. 1989. Why we need better assessments. *Educational Leadership* 46(7): 4-9.

## **Part C**

The final product that participants should be able to complete is the balancing of

finances. Participants should feel confident in preparing resumes and applying for careers in their areas. The participants should also understand how to set goals and make a timeline of how to execute short and long term goals. To measure the process that the participants go through the instructor will examine how long it takes students to balance finances and to find a job after completing the course. A perfect performance in this course would be represented by an A, but the instructor will also examine outside factors. The instructor will examine if students go on to become leaders in their community or encourage others to learn about finances.

The major assignments are designed so that the first paper is near the beginning and outlines goals; this first paper will also act as a needs assessment so the instructor will understand the student’s individual needs and level of education. The second paper is in the middle near the end of the course; therefore, the student should have a clearer idea of their goals because of weekly outlining activities. The final major assignment is the resume; this assignment ensures that the participants are able to utilize their knowledge and reach their future goals. The first two assignments can be delivered orally if the student’s select that choice, but by the end of the course the participants needs to seek the teacher’s assistance or outside resources to type the resume to ensure that after the course they will be able to continue applying what they learned.

Assessment Plan:

Objective		Where/How Assessed
EQ#1,2,3,4,5	Obj# 1,2,3,4,6,7,8,9	[Cornerstone Assessment/Assignment: 2 Essays]
EQ#1,4	Obj# 1,2,7,8	[Cornerstone Assessment/Assignment: Resume]

**Alternative Assessment: Resume building & Cover Letter**

Objective: Students will write a resume highlighting their skills and a sample cover letter that could be used for their desired career field.

Format Requirements: Written resume must be delivered to the teacher, please use black ink or type. The instructor may be able to help participants type their letter if the participants make time to meet a few weeks prior to submission.

Must include:

- Name
- Contact information: address, email, phone number if applicable
- Educational experience
- Volunteer experience
- Any additional useful skills/hobbies

If typed please use the following guidelines:

- Times New Roman, 12-point font
- Double-spaced
- Black text
- 1-inch margins

Cover letter must contain:

- Name/Contact information
- Future aspirations/intent
- 1-2 paragraphs explaining why you want the job. Or the participant may want to continue their education, they may write 1-2 paragraphs about what they want to study, to possibly submit to a school.

## Content Requirements

1. This assignment requires following transfer goals 4 and 5:

- Partake in continuous professional and personal development.
- Demonstrate honesty, respect, and professionalism.

It also requires answering essential question 1 and 4

- Why is financial literacy important for women of all ages?
- Will an increase in financial literacy improve a woman's livelihood?

Objectives 1, 2, 7, and 8 are addressed in this process.

Grading: This resume and cover letter are worth 100 points. Rewrites are accepted but must be submitted within 2 weeks of receiving feedback.

	Criteria			Points
	3	2	1	
<b>Quality of Information/Completion (74 points) (Resume=37 points; Cover Letter=37 points)</b>	All of the requirements are clearly visible. The information is accurate, pertinent, and up to date.	Most requirements are visible but not all the information is understood.	A large amount of information is lacking. The basic requirements were not met.	74/51/26
<b>Appearance (26 points)</b>	The information is clear, concise, and ready to present to an employer or school.	The information is presented but not in the most desirable looking way.	The information is scattered or unnoticeable. The format is not professional enough to present.	26/18/10
<b>Total</b>	<b>/100</b>			

## Alternative Assessment for Essays

As an alternative to writing or typing a paper the participant may arrange a time to share their “paper” orally to the class. A paper does not have to be submitted but some kind of outline or drawing that represents ideas could benefit the grade and the presentation. Essentially, the student needs to be prepared to speak to the class for at least five minutes, but more is desirable. Speaking about the topic should not take more than twenty minutes.

Objective: Students will prepare and deliver a 5-minute informative speech on the assigned topic.

Format Requirements: Notes on topic, pictures are encouraged.

Must include:

Introduction, relevant information, and conclusion

- Title of Speech
- Name
- Explanation for why they chose topic
- What they need to do to attain goal
- Relevant details about their current situation
- Real-life examples (at least 1)
- Conclusion statement: future plans/concluding ideas

Speech must be:

- 5-minutes long
- Delivered with note cards for reference or drawings/pictures

Content Requirements

1. Answer the Essential Questions that pertain to that assignment as listed in the Course Syllabus, by presenting 2-3 responses on how you plan to answer the question.
2. Provide at least five (1-3) supporting pieces of information to support your main ideas or justify your claims.
3. Exhibit your understanding of the objectives listed under each essential question by providing and explaining real life examples (can overlap with #2).

Grading: The speech will be evaluated on the following factors: (100 points)

	Criteria			Points
	3	2	1	
<b>Quality of Information/ Completion (60 points)</b>	All of the requirements are clearly satisfied. The information is accurate, pertinent, and up to date.	Most requirements are met but not all the information is understood.	A large amount of information is lacking. The basic requirements were not met.	60/40/20
<b>Pose &amp; Presence (10 points)</b>	The speaker is visibly prepared and confident.	The speaker may not have taken time to prepare or taken clear notes on topic before presenting.	The speaker is unfocused and unclear to a point in which it takes away from presentation.	10/6/3
<b>Delivery (25 points)</b>	The delivery is concise but detailed. The speaker stays on topic and delivers enthusiastically.	The delivery has several pauses or goes off topic more than once.	The delivery is scattered and off topic.	25/17/9
<b>Time (5 points)</b>	The time is at least five minutes.	The time is three minutes or less.	The time is less than 2 minutes.	5/3/1
<b>Total</b>				

**Part D: Instructional Program Evaluation Plan**

**Program Evaluation Model:** Training Evaluation: Kirpatrick or Bennett’s chain of events model

**Rationale:** The CIPP model could also work for these participants but the purpose of the class is to really see what the behavioral changes are and to look at learning as a continual process. Kirkpatrick examines the reactions of learners, what they learned, how the behaviors changed, and what the final results of the program are. This evaluation model looks at short-term changes and long-term results such as if the people are more educated. Bennett's chain of events model is useful for these participants because it looks at the change in the participant's knowledge, attitudes, skills, aspirations which is the ultimate goal of the course. The course aims to improve the social, environmental, or economic conditions of the participants. The course should provide enough materials that the participants feel that they are trained to apply for work or prepare documents to apply for further schooling.

**Data/evidence to be collected:**

**Reactions of learners:** A pre-evaluation survey will ask what the current features of the participants are (income/education) and what their goals are in taking the course. The reactions take place in Bennett's model after the resources, activities, and participation has occurred. Some research about the local community will also be conducted. As the course takes place students will be asked weekly to reflect and provide input on the course and their daily lives. As the course comes to an end the students will be asked what significant changes occurred in their lives. A post-evaluation will ask about job attainment or upcoming plans.

**What did learners learn:** This part overlaps with Bennett's KASA change because it looks at what knowledge and skills the learners gained from taking the course. This will be occur through evaluating assignments and the overall grades of learners. A grade of an A or B will provide a lot of positive support that the participants have a basic understanding of financial

concepts and are prepared to enter their communities with professional confidence. An A or B student should be able to balance their finances, make monthly payments, and update a resume. Whether a student can successfully maintain their bank account will need a later assessment and also depends on the location.

How did learners change behavior: This evaluation overlaps with Bennett's KASA change in that it looks at learner's attitudes and aspirations. From the pre-survey evaluation and from discussions in the beginning the teacher will be able to measure what the learner's attitudes and aspirations are. By the end of the course it is hoped that the learner's will adopt a behavior or attitude that favors saving money and investing in one's own education or business or the education of their family. The learners should ultimately aspire to increase their current situations or continue on a journey of constant self-improvement. Changing a behavior may not take place right away, and Roger's diffusion theory will be considered in trying to make long-term changes. By the end of the course the teacher will evaluate if there are behavioral or attitude changes by talking to each learner and examining their daily lives. A year later the teacher may look back to see if the behavioral and attitudinal changes lasted.

What were the final results: The final results will be measured using surveys, conducting personal interviews, and examining the daily lives of the learners. The teacher will look to see if the learners appear to be better educated than prior to taking the course and if their income levels have changed. In Bennett's model after the KASA change is the practice change step then the final step of SEE (social, economic, environmental) conditions change. The learner's social, economic, and environmental conditions will be evaluated at the beginning of the course, at the end of the course, and a year after the course. The final results are the learner's grade in the class, their plans for the future, and what actually occurs to the learner's a year later. Other results may

take longer than a year to occur but for the purpose of this course evaluation a year later is the most feasible.

From whom data/evidence will be collected: Data and evidence will be collected from the community, the local school, the participants, and perhaps government data. Evidence could also be collected from family members or employers of the participants, but the majority of data will come from the participants.

### **Data/evidence collection timeline**

**Day 1: Pre-evaluation 9/14/2015-** The teacher analyzes the current context, attitudes, and understandings of the learners.

**Every week the learners share their reactions to the lessons by discussing their journals.**

**10/12/2015 & 11/23/2015-** These papers should show reactions or opinions of the learners.

**12/21/2015-** On the last day the learners will take a post-evaluation survey and a discussion will high-light what major changes occurred.

**→Results are sent to professionals at the University of Florida to be analyzed.**

**September 2016:** The teacher will examine what long-term impacts occurred and how the course could be further improved after talking to learner's about their suggestions.

**Program evaluation reporting plan:** An evaluation will occur on the first day to measure the literacy levels, the current knowledge and behaviors of learners, and the goals of learners. This evaluation will shape the remainder of the course. The context and input of the students will be gathered at the beginning and end of the course by the teacher. Through turning in assignments the teacher will know how well learners are processing leaning goals. Evaluations will take place at the end of the course and shared with professionals at the University of Florida in order for recommendations or modifications to occur. This course could take place in the same

country again or by another teacher somewhere else if successful in making long-term positive changes.