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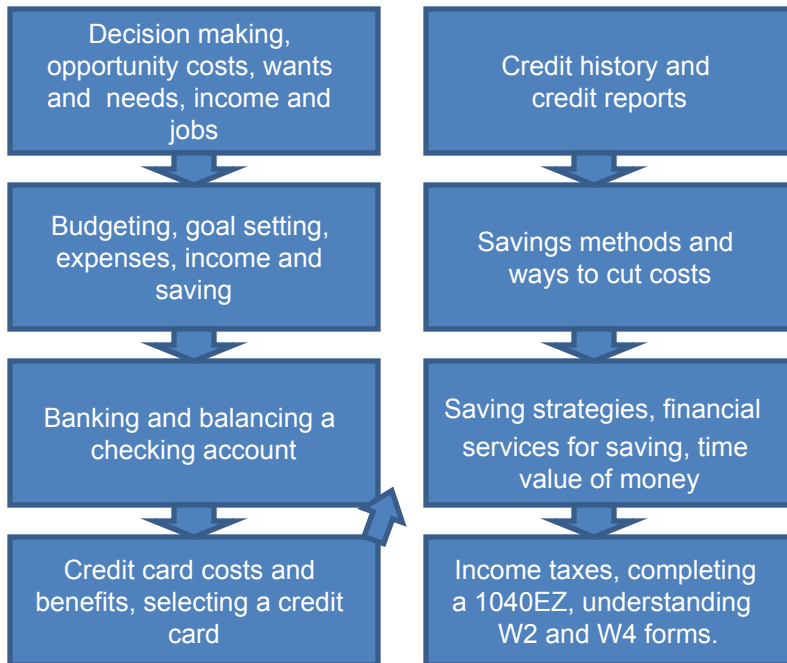
Stacey Schell, Rothstein Kass

Focus on Financial Literacy

In today's complicated financial world, it is increasingly important for youth to learn the fundamentals of earning, saving and investment. It is equally important to understand the implications of debt and to avoid the pitfalls of unscrupulous lenders and phishers, and other predatory practices. To address this issue, High Water Women joined forces with financial industry legend Muriel Siebert in 2009 to launch the [Muriel Siebert High Water Women Campaign for Financial Literacy](#).

The program provides low-income teens with the skills to manage money responsibly and lays the groundwork for a more secure financial future. The curriculum, developed by the Siebert Foundation, is for youth ages 13-21, and is taught by HWW volunteers in eight weekly sessions in after-school and community-based settings.

CURRICULUM SUMMARY



HWW Partners

New York City Department of Youth and Community Development (DYCD)

- Cornerstone, Neighborhood Development Area and after-school program providers
- NYC Summer Youth Employment Program

New York Public Library (NYPL)

- Library branches offering teen programming citywide

Nonprofit organizations (with a focus on enriched educational opportunities for low-income youth)

- Partnership with Children
- Good Shepherd Services
- W!se Institute
- Friends of the Children

We have taught more than 1200 youth to manage their money.

In 2009 HWW partners with Muriel Siebert to launch the Program. We begin in six after-school sites offering classes in the fall.

In 2009-2010, we expand to fifteen sites and form a partnership with the New York Public Library offering classes in their after-school programs for teens.

In 2011-2012, we begin working with the NYC Department of Youth and Community Development, expand to 40 program sites, and begin offering classes on a year-round basis.

More than 180 volunteers have taught in the program.

- HWW recruits volunteers, mostly from the financial services industry.
- We work with volunteers on scheduling to avoid work/travel conflicts.
- Volunteers are not required to teach more than four sessions and teach in teams of two.
- HWW requires a three-hour training session and provides all curriculum materials and supplies.

Students receive \$25 gift cards for completing the program.

- HWW works with personnel running youth programming at the sites to schedule the financial literacy sessions and recruit teens.
- Teen students at the sites sign up to attend eight weekly 1.5 hour sessions (a four session module is taught at NYPL sites); classes are generally offered in late afternoon or early evening.
- Students receive incentives such as \$25 gift cards for completing the program.
- Students, volunteers and site directors complete questionnaires at the conclusion of each program to help HWW assess and continue to improve the program.



"I really enjoy it and feel it makes a difference."

- Kristin Short, Volunteer at Metropolitan High School, Brownsville Brooklyn

"I learned a lot of things that will help me make better money decisions in the future."

- Teen Participant at Mott Haven Library, South Bronx

"This program was great!"

- Anthony Urena, Teen Participant at Columbus Library

"Working with the kids was very fulfilling...I feel I have found volunteer work I love."

- Jojon Tamir, Volunteer at Columbus Library, Manhattan

Watch the High Water Women Financial Literacy Program

Video www.youtube.com/watch?v=ala8nnhjEjM&feature=youtu.be

Program sites 2009 - 2012

YWCA Independence HS; Grand Central Library; Mott Haven Library; Chatham Square Library; Good Shepherd Services; Partnership with Children; Children's Village Cornerstone Program; Eastchester Gardens Cornerstone Program; Betances Cornerstone Program; University Settlement Beacon Program; WHEDCo MS 218; School of the Future; CAPC; Vision Urbana/ PS134; Hamilton Grange Library; Parkchester Library; St. Ignatius Hunt 's Point; Friends of the Children; 115th St. Library; Columbus Library; Alianza Dyckman Cornerstone Program; Scan Johnson Cornerstone Program; Jacob Riis Cornerstone Program; Grand Street Settlement NDA Program; HS of Economics and Finance; YWCA at Murry Bergrauam HS; New York Harbor HS, NYC Summer Youth Employment Program, Fort Washington Library, Hispanic Family Services, FEEDCAP, Sunnyside Community Services

Financial literacy instruction makes a real difference in the lives of the students who complete the program. We are continually expanding our efforts to reach greater numbers of youth and young adults in sites across the city. For more information please contact:

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