



Student Attitudes about Personal Finance

There were positive changes in students' attitudes about personal finance. On the pre-program survey, 60% of responding students (N=442) indicated positive attitudes on only 2 of the 8 financial attitude survey questions. By the post-program survey, this improved to over 78% of this matched sample of students indicating positive attitudes on all 8 survey items.

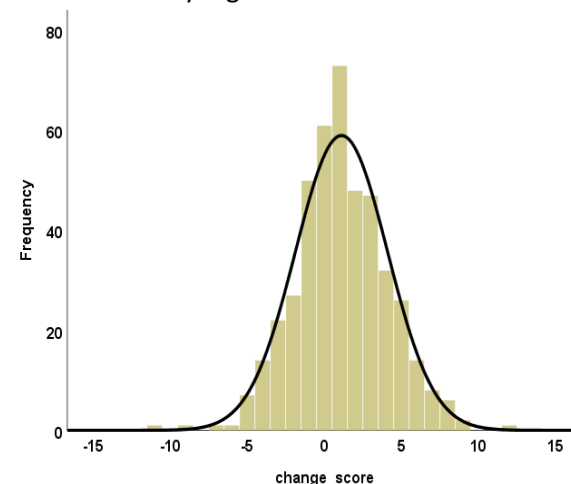
High school students exhibit more productive financial attitudes, report better financial behaviors, and demonstrate increased financial literacy knowledge after experiencing the finEDge curriculum.



Student Financial Literacy Knowledge

Students' knowledge of financial literacy was examined by comparing the results of the student pre-program assessment with data from the same assessment administered at the end of the program. Findings indicate participating finEDge students improved their financial literacy knowledge over the duration of the program.

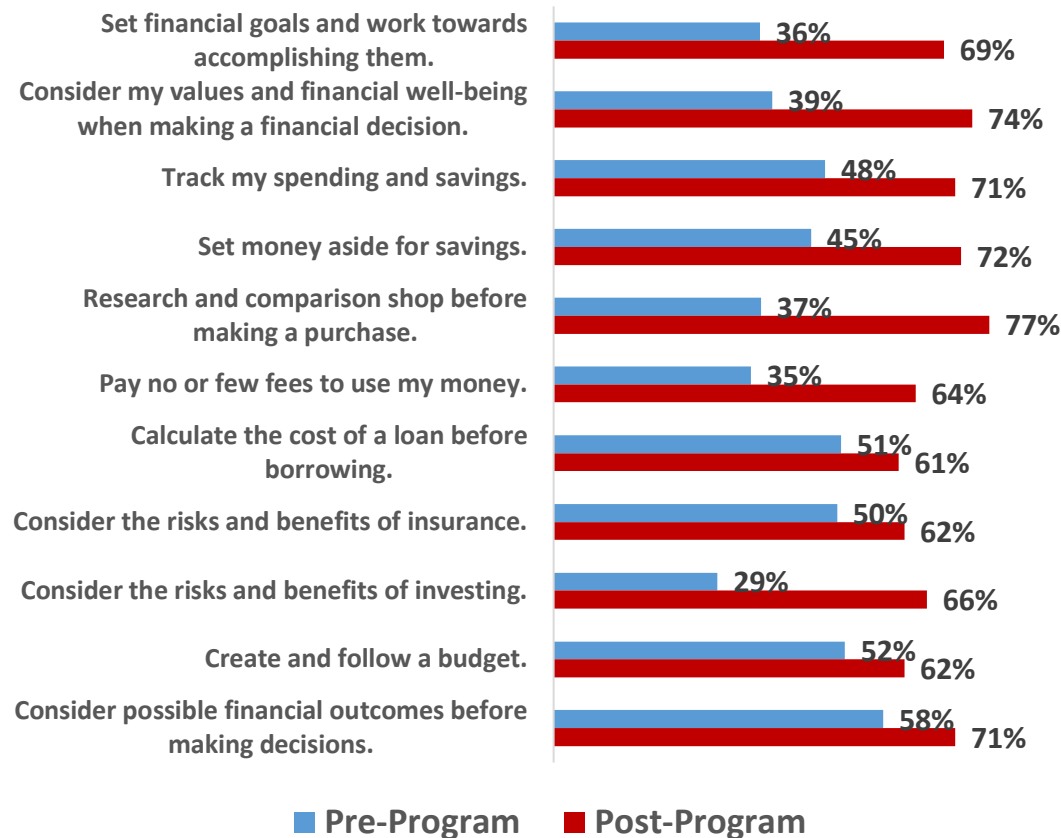
Overall, the matched sample (N=442) respondents' index scores ranged from 5 to 18 (maximum of 22) with a mean of 11.3 on the pre-program assessment and improved to a mean of 12.9 on the post-assessment. This was a statistically significant difference ($p < 0.001$). More than half of the matched sample (58.1%) showed improvement (of about 14%, on average) from the pre to post administration. This is a very encouraging result for a 1-semester financial literacy high school course.





Student Financial Behaviors

Students also reported executing better financial behaviors. On only 4 of the 11 pre-program survey items did 50% or more of the students indicate that they did the positive personal finance behavior “most” or “all” of the time. By the post-program survey, 50% or more of the responding students (N=442) indicated they did the positive personal finance behavior on all 11 of the items.



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Teacher Benefits

High school teachers (N=36) were also given a survey at the beginning, and again at the end, of the financial literacy course they taught. Teachers’ beliefs about teaching financial literacy positively changed as a result of using the finEDge curriculum.

Most of the teachers who participated in focus groups conducted by an external evaluator indicated that their own attitudes about financial planning had been either reinforced or changed as a result of using the finEDge curriculum, and that teaching the course had been a learning experience for them as well as for their students. This applied to their thinking both about their own finances (for example, setting up a retirement account) and about how to most effectively teach this type of course, or inject thinking about financial planning into other courses. They felt that their students’ attitudes about financial planning changed as a result of using the finEDge curriculum in a high school financial literacy course.

Teachers had positive impressions of the impact of the finEDge curriculum.