

**PFL Day at the Legislative Building  
Raleigh Charter High School  
(Interview with Stephen Day, Mallory Bulkey, Tim Drive by Dalton  
Edwards)**

Dalton        If you could tell us a little about yourselves and how Raleigh Charter has used the PFL grant and addressed financial education?

Stephen       My name is Stephen Day.

Tim            I'm Tim Driver.

Mallory       I'm Mallory Bulkey.

Stephen       What we've done for economics and personal financial literacy as it relates to the grant, and to the general curriculum is the Stock Market game for the whole school year, we've done the Economics Challenge...a few teams came to the Economics Challenge, and a few students submitted entries to the investor competition as well. Wilson did life skills flex day.

Flex day is something that's unique to Raleigh Charter. And basically what this is...it's for seniors. They spent the morning going from station to station learning about essentials things they're going to have to know when they go to college. And so, this is mostly personal financial literacy via a CPA, or a school's capital, advisor and everything like myself...and we had them learning about all sorts of things financial literacy related. We even had them on one of the stations, that was not financial literacy, where they had to change a tire, jump a car, and change a battery. But, the flex day was mostly financial literacy.

I also networked with students during their Project Citizen work. That's Mallory's and Tim's project. They can talk to you about that so I won't go into that now. And another student, Gautam Sanka, is doing his graduation project on financial literacy as well. He hopes to go teach students at Hope Elementary School.

Mainly, we did teacher workshops, and that's what the PFL grant was used for because we bought curriculum, the "Financing Your Future" curriculum, and the interest posters from the Indiana Council for Economic Education. That was really what I envisioned as having the biggest impact because it would be a multiplier effect. From my experience, I've come across what I think are very great financial literacy materials better than ones I can make

myself ...so good that I think that everyone should have them...all C&E teachers.

The workshops are mainly to try to spread that to other teachers so there would be a multiplier effect of PFL. That was my vision for the grant...teachers who are just starting to teach the material. What I need to do is get in contact with them and see how it works. Other teachers just don't have good access to this material at all, and "Financing Your Future" is a comprehensive curriculum that can teach the whole PFL requirement along with the posters. The teachers love it because before they had nothing, and now they have everything that they need, and they've run through the materials. We've had real positive feedback on that.

Another thing that I think teachers like is the connection to the civics and economics standards. The materials ...I've made really certain that they tie into the economic standards so teachers can hit their EOC targets without sacrificing PFL, and they can do PFL without sacrificing economic standards as well. They are very receptive to that. The last thing that I did was develop some curriculum of my own, and that's the "Reaching Up Reaching Out" website which is an online tool that is about financial goal setting, budgeting, debt calculating and interest calculating. It's a totally integrated tool... I mean there are lessons that have elements of all these things, and this integrates them all into one place where they can be used together. There are teacher resources, online lessons and more. It ties things together with micro and macro economics. There's even a skit about how the financial crisis started and it ties into personal financial decisions. The teachers are really enthusiastic about it.

Dalton Tim and Mallory could you talk a little bit about maybe, as students, what you've taken from the Personal Financial Literacy grant?

Tim When we first found out that we were actually going to start talking about personal financial literacy this kind of hit me because this is awesome...this is a great time for students to start learning about personal finances. It's beneficial because when you learn at a younger age you are better off. I thought this was a great opportunity for me to start learning to prepare for the future. So, it really got me energized and opened up a whole new door for me. It got me pumped, so I started doing research and things like that. And now I'm taking what I know and sharing it with others to get them started to get them psyched about it.

- Mallory Well per our Project Citizen you choose a problem in the community and you have to come up with different ways that you can help fix it and choose one. The problem is that teens don't know anything about finance and they don't know what they're doing. So, what we're going to do is have a three day course at lunch time that we're going to help teach. We're going to have guests come in and talk to the rest of the school so that they can know about it, and start saving and investing early.
- Dalton How have you benefited from you experience here today at the General Assembly? What can you take from today's experience?
- Tim From today, I've learned a lot. Not just from what we know now, but from what other people have talk to us about. We've seen some different people and they've talk to us about different things. And I've seen personally that the overall goal is financial literacy and teaching it to the younger children. And I've seen different approaches where they actually put kids in situations where they actually simulate how to purchase houses, how to save for things...invest, and how a stock affects different things. The basic idea here is raise awareness and that's where we come in to help spread the word.
- Stephen So, when we come to a place like this you get to see what teachers are doing at Cummings HS and the other high schools. You get inspiration from them, and you get to see what organizations are doing, like Jumpstart and the NC Council for Economic Education, and you get to see what resources are available. Frankly, you're just inspired that you're not the only one that's doing this. There are other people who care about it and willing to support you, and that's just a very encouraging thing for a teacher.
- Dalton Guys, thank you for your time. I appreciate what you're doing. Thank you.
- All Three Thank you.