



**Get Real: Financial Decisions in the Real World  
Program Launch 2008-2009**

**WHAT:** Over 2150 students received financial education through the *Get Real* program in 2008-2009. 100% of the student participants surveyed agreed that from this program they “could use what they had learned in the future” and 96% agreed that they “learned something new” through *Get Real*.



“Ben Franklin” and students from a program where *Get Real* was used.

**WHO:** The *Get Real* program was provided through the hard work of over 33 trained teachers and volunteers. Training was provided by Economic Awareness Council (EAC) instructors. The *Get Real* program was supported through grants from the Certified Financial Planning Board of Standards as well as HSBC – North America. Additional grants for support of program materials and implementation costs at youth program sites were provided by: Certified Financial Planning Board of Standards; HSBC – North America; National City Bank, now a part of PNC; Midwest Bank; ABC Bank; Hinsdale Bank and Trust ; the Community Bank of Willowbrook; the Chicago Public Library Foundation; the African America Youth Leadership Conference; Harris Bank; Lincoln Park Zoo; and The 11-10-02 Foundation, (www.ShakingUpAmerica.org). Program partners include: Chicago Public Library, select Chicago Public Schools, the State of New York Second Judicial District Supreme Court – Internship Program, the African America Youth Leadership Conference, Mayor Daley’s Summer Jobs Program, the Chicago Summer Business Institute, Chicago Youth Save Conference, True Star Magazine, On the Money Magazine, Black on Black Love, PUMPS, Lincoln Park Zoo, Girl Scouts, Christopher House, Young America Saves, Money Smart Week, America Saves Week, University of Illinois at Chicago (student volunteers), University of Wisconsin Students for Free Enterprise (student volunteers) and Coppin House Supportive Services.

**WHEN:** 2008-2009

**WHERE:** Chicago, IL; Champaign, IL; New York, NY; San Diego, CA



## Get Real Program Highlights

In 2008/2009, 11 pilot training sessions were conducted for the *Get Real* curriculum training a total of 36 people to lead this curriculum. At least, 9 of the 11 training sessions were conducted to serve a program with a high percentage of low to moderate income participants. Six of the 11 sessions were conducted specifically to serve Chicago Public School students. Chicago Public Schools have an average of over 84% low-income students with over 91% minority enrollment.

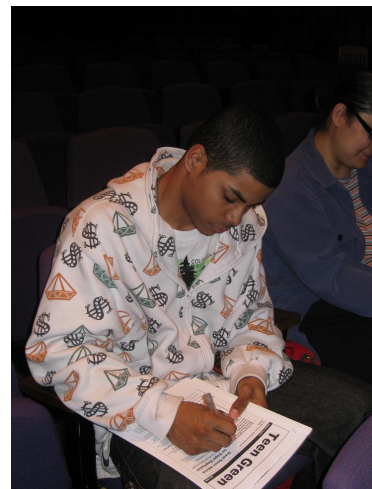


**Post-secondary coach at Get Real Training Program**

Evaluation results from a sample of instructors at these training sessions were excellent with 100% of respondents agreeing that they “learned more about helping the students prepare for their financial future through this program”; 100% of participants agreed that they “felt more comfortable in working with students to prepare them for their financial future after this program”; 100% agreed that they “believed that the topics were relevant for students”; and 100% felt that students “may find this information and program useful”. Finally, 9 of 10 respondents agreed that “the music and video will help maintain the students’ interest.”

Comments included: “awesome presentation”; “everything was great” and that they liked the activities and resources offered. Teachers noted that the sections that covered “opening a bank account and saving wisely, collecting interest and avoiding currency exchanges, risky loans and credit cards” were particularly helpful. Additional comments included: “The DVD was helpful. Using younger individuals in DVD instead of older persons lecturing was good start.” as well as “This is such an important topic because many Chicago students are not learning this in the classroom. This is especially important for our students, who are from low-income families, because many of the financial pitfalls discussed in this program disproportionately affect the communities that they are from.”

As a result of the Get Real training that was provided to EAC volunteers or staff at our pilot locations, dozens of Get Real sessions (30+) were held across the Chicago area and several were held nationally. Through these sessions, the EAC has reached the target number of students served for this grant of “1000 in two years” and has **reached this target within just one year of completion of this curriculum**. The EAC has been very pleased with the response to this program offering. **In addition to the 1000 students targeted through the CFP Board grant, the EAC received requests this year to serve another 1150 students through additional funding sources for the Get Real program. This resulted in a total number of youth served in 2008-2009 for this program of over 2150.** These events include the Chicago Youth Saves conference and a number of high school programs.



**Student at Get Real program in Chicago**



The EAC continues to receive requests for the Get Real program. These requests come primarily from Chicago Public Schools but also from organizations from as far as New York. We are working with the locations submitting requests to secure funding for the purchase of the classroom materials for their location. In the past month, we have received over \$1500 in funds to support that purchase of materials for 300 additional students.

In addition to providing the Get Real program in English to partners as agreed, the EAC was also able to have the booklets translated into Spanish to meet the needs of their bilingual classes. These translated booklets were provided to students in Farragut High School's bilingual program and were shared at a recent meeting on Latino education in Chicago.

A recent sampling of over 150 students participating in Get Real programs had excellent results. **100% of participating students agreed that they “could use what they learned in the future” and 96% agreed that they “learned more about money”. Four out of every 10 students also noted that they were setting a financial goal for the first time at their Get Real program.**

Comments included that they liked:

- “Learning to save”;
- “Talking about money and our goals”;
- “That we learned how much money I could be saving if I cut some things out”;
- “Working in the activity book”;
- “Talking about what you will like to be and how to save money”;
- “The vocabulary words are really helpful and also the activity with the check”;
- “The best part of the program was to built my own budget”;
- “The best part of the program was the videos”
- “The best part was when we had to read the stories of the other people”
- “Using the videos to let us know that people get through these things”
- “Learning how to save for college”
- “Great presentation”
- “I like the little activities”
- “All of the information was good and useful and also the video”
- “The best part was setting our goals”
- “Having different people share their stories and their goals”
- “I think every part was the best part.”
- “The students’ stories on video”
- “Learning how short-term goals can help me reach my long-term goal”
- “Learning how to fill out a check”
- “My program leader has taught me a lot of things about saving money”



**Get Real Materials: Booklets, Bookmarks, Activities, Receipt Boxes, Prizes**



Get Real Student with Receipt Box

The most common suggestions were to include even more “fun activities” (several are included already.) Many students also requested more video although a very small proportion of students had negative comments about specific music which we believe is to be expected. As funds allow, it is our objective to continually improve the video and add activity offerings. A strong majority (84%) of students agreed that it was helpful to see real students’ stories on video. Many listed this as a favorite aspect of the program.

Some schools completing the Get Real program have selected to have the students participating complete a final culminating essay contest for consideration for publication in our by teens for teens financial education magazine. One student from the school was selected to win a \$50 savings bond and have their essay published. Excerpts from this essay include:

*The financial skill that I chose from the unit was setting a financial goal. The reason why I picked this is because it is most important. If you don't have a financial goal, you cannot practice the other skills. There is an example in the “Get Real” video of a man name Walter. Walter was a low-income boy who wanted to buy a “Trailblazer” coat that cost \$200. When Walter met his goal he had to use his other skills, like budgeting, tracking your spending and other skills that we learned. I can use this example to guide myself to start with a small goal like Walter's.*

A copy of the issue which includes the winning essay on page is attached.



Get Real Students



Get Real Essays in  
On the Money Magazine