



Financial Literacy Report

January 13, 2025

Background: The purpose of this report is to provide an update on financial literacy education at Dundy County Stratton Schools. In May of 2021, The Financial Literacy Act was signed into Nebraska law and requires this update be provided to the Board annually. In addition to providing this annual report, The Financial Literacy Act has the following requirements:

- Starting with the 2023-24 school year, each school district must include appropriate financial literacy instruction in elementary and middle schools.
- Starting with the 2023-24 school years, high school students must complete a financial literacy course as part of graduation requirements.
- The annual update must include progress in financial literacy courses.

Curriculum Overview

Elementary (Grades K-6)

At Dundy County Stratton Elementary Schools, we recognize the critical importance of teaching financial literacy at an early age. By introducing key concepts of money management, saving, and financial responsibility to students in grades K-6, we aim to equip our young learners with the tools they need to make sound financial decisions throughout their lives.

Building Foundational Skills

Financial literacy is integrated into our curriculum in age-appropriate ways. For younger students in kindergarten through second grade, lessons focus on fundamental concepts such as identifying coins and bills, understanding the value of money, and learning the difference between needs and wants. Activities such as role-playing a store or creating a simple budget help make these lessons engaging and relatable.

As students progress to grades three through six, the curriculum expands to include more advanced topics. These include basic budgeting, the concept of interest, and the importance of saving for the

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future. Students also learn about earning money through work and are introduced to financial tools such as banks and savings accounts.

Community Partnerships: Lincoln Federal's Involvement

One of the highlights of our financial literacy program is our partnership with Lincoln Federal. Each year, representatives from Lincoln Federal visit our school to provide an interactive and informative session on the importance of saving money. These sessions are tailored to be engaging for our young students, combining hands-on activities with clear and practical advice.

The Lincoln Federal team uses relatable examples to explain how saving small amounts consistently can lead to significant financial security over time. Students participate in activities such as creating personal savings goals and tracking their progress. These real-world applications help reinforce the lessons learned in the classroom and show students the value of financial planning.

The Impact on Our Students

The financial literacy program at Dundy County Stratton Elementary Schools has had a positive and lasting impact on our students. By starting early, we ensure that children develop a healthy relationship with money and understand the benefits of planning and saving. Feedback from students and parents has highlighted the program's effectiveness, with many families reporting that their children have started saving allowances or discussing financial goals at home.

Looking Ahead

Our commitment to financial literacy continues to grow. We plan to expand our curriculum to include topics such as digital financial tools and the responsible use of credit, ensuring our students are prepared for the evolving financial landscape. Additionally, we hope to strengthen our partnership with Lincoln Federal and other community organizations to provide more resources and opportunities for our students.

In conclusion, the financial literacy program at Dundy County Stratton Elementary Schools is an essential part of our mission to prepare students for success. Through classroom lessons and community partnerships, we are teaching our students the value of financial responsibility and empowering them to build a secure future.

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Middle school (Grades 7-8)

In STEM class, they learn about marketing tactics that individuals/companies use in the early stages of their product being on the market and how this can impact us as consumers (or as the producer). They also worked on unit costs and how consumers can use them to get the best deal. In Math 7, they learn about unit costs and finding simple interest.

They also learn in STEM 7 and 8 about different design projects. The 8th graders designed bedrooms that required them research the cost that goes into a remodel or build. They learned about setting a budget and what it takes to build their projects accordingly. Our students have opportunities to manage money and learn about the costs and financial expenses involved in such a project. The goal was to create a bedroom of their dream. They each had 244 square feet to work with and were encouraged to spend the least amount of money.

In the 8th grade CAASH class, students study an Introduction to Personal finance lesson for three weeks. They are exposed to Cash Flows, vocabulary that goes with Personal Finance, financial transactions, credit vs. debit, identity theft, wants vs needs, financial and career goals, and how consumer decisions affect families.

High school (Grades 9-12)

At the high school, all students are required to take Personal Finance as a graduation requirement. This has been updated in our school handbook. The course includes topics such as the consumer decision-making process, banking services, budgeting and saving, investing and retirement planning, debt and credit management, consumer decision making, risk management, and life after high school. In Algebra, they learn about compound interest and how that works when saving/investing. They also learn how interest works when taking out a loan. Some students also take Business Math that allows them to learn how to find simple interest and find percent of change so they can find how much a product increases or decreases in price.

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