



Financial Education Programs Overview

CCU goes above and beyond to help teachers provide financial literacy and business skills education to students of all ages. All financial literacy materials and experiences are provided free of charge to the schools we serve. Looking for something specific, but don't see it here? [Contact us!](#) We'd be happy to work with you and may be able to cover additional content with your students.

Reality Fairs

Financial reality fairs are a hands-on and interactive financial literacy tool that provides a unique opportunity for students to tackle the many money related challenges they will face when they start life on their own. Students are tasked with creating a budget and balancing their finances in the midst of many temptations to spend on their wants instead of focusing on their needs.

- **Mad City Money** - In this interactive simulation, high school students are assigned a career and a salary, and asked to handle various expenses such as real estate, transportation, child care, credit, savings, vacation, etc. They even have to handle unexpected financial windfalls and unplanned expenses, such as yard sale profits or a broken hot water tank. This program has been a favorite of participating high school students, and the experience helps kids to learn while having fun. From start to finish, the full simulation generally takes about 3 hours.
- **Mad City Money Workshop*** – This program exposes middle and high school students to the same lessons as the full simulation in a condensed version that takes about 1 hour. This workshop can be completed in a standard-sized classroom.
- **Adulting 101** – In this life-sized budgeting board game, middle school students work together in teams to make financial decisions for their family. Students work their way around this board game and learn many skills that will help them to navigate their finances in the future, such as writing checks and using a register.
- **Dollars and Sense*** – This program is best completed in a classroom setting and is ideal for the middle school student. In Dollars & Sense, students pick their profession and navigate through many possible expenses as they work through the activity at their desk. Students stop along the way as they must face life's many unexpected and unwanted financial burdens. Will your students come out on top? Or will they find their accounts overdrawn?

Job Shadowing Opportunities

CCU offers shadowing opportunities to students who want to learn more about a career path they have an interest in. Shadowing may be scheduled in a 1 to 3-hour block and may be structured 1-on-1, or in small group or panel settings, depending on the student's interest and resources available. Below are common departments for student shadowing experiences.

- **Accounting*** – Controller, Accounts Payable, Accountant
- **Marketing*** – Graphic Design, charitable giving, community involvement, copywriting, education
- **IT*** – Information Security, Technology Services & Information
- **Systems Development*** – Computer Programming, Web Design, etc.
- **Business Lending*** – Starting a business, entrepreneurship, how we help business members
- **Lending*** – Consumer Lending, Mortgages, Home Equity
- **Wealth Strategies*** – Examines the steps and skills required for becoming a financial planner or investor

Student Run Branches

A partnership between the school and the credit union for the benefit of student learning and real-world experience, student-run branches are authentic mini-credit unions operated by students exclusively for staff and classmates in a school environment. This onsite internship program is entirely hands-on and includes training of technical skills such as cash and check handling, security, and operations, and provides experiences for developing intangible skills like teamwork, professionalism, confidentiality, and more. The program, which coincides with the school year and often includes all of the programs listed above, also provides the opportunity for all students on campus to open and manage a real, functional savings account for ultimate personal finance experience. It's banking for students, by students! For more information on this program and how to launch a partnership, please contact us.

In-Class Education

CCU's knowledgeable staff members are available as classroom speakers and have presented on a variety of topics, including personal finance, accounting, web design, credit, cyber security, and more. We can even tailor presentations to fit your curriculum. Here is a list of some of our most popular lessons by grade level:

Preschool & Pre-K

- **The Berenstain Bears Visit the Credit Union (Storybook) & Main Office Tour** – A CCU representative will visit your class and read this story to your students. Then, you are invited for a field trip to our Main Office where you'll get a behind the scenes tour including a peek in the Vault, what makes an ATM work, how a coin machine counts change, and more!
- **Career Day*** – Includes types of careers found at CCU and a hands-on counterfeit money activity.

Grades K-2

- **A Chair for my Mother (Storybook & Activity)** – This story will introduce students to concepts such as human resources, income, saving, and savings goals. Students will be encouraged to identify strategies for achieving a savings goal and will set goals for themselves too!
- **Alexander Who Used to be Rich Last Sunday (Storybook & Activity)** – In this book, students will learn about opportunity cost, saving, savings goals, and spending. Students will get practice

identifying and counting coins and bills, determining which is worth more (100 pennies or 1 dollar?), and discussing strategies to help Alexander reach his goal.

- **Career Day*** – Includes the kinds of careers found at CCU and a hands-on counterfeit money activity.
- **The Berenstain Bears and the Trouble with Money (Storybook & Activity)** – Through this read aloud, students are introduced to topics such as saving, spending, earning, credit unions, and savings accounts.

Grades 3-5

- **Beatrice's Goat (Storybook & Activity)** – By listening to this story, students learn what it means to save and use estimation to decide if they will have enough money to reach a goal. Students will also be introduced to topics such as income, opportunity cost, saving, savings goals, short term savings, long term savings.
- **The Berenstain Bears Get the Gimmies (Storybook & Activity)** – After listening to this story read aloud, students will learn about concepts such as alternatives, choice, goods, opportunity cost, scarcity, wants
- **Career Day*** – Includes types of careers found at CCU and a hands-on counterfeit money activity.
- **Money & What to do with it!*** – This interactive presentation covers topics such as what is money, saving, savings goals, budgeting (save, spend, & share), how to detect counterfeit bills and more!
- **So, You Want to Start a Business**– Students are introduced to the roles of entrepreneur and investor in the context of starting a business after hearing business ideas from their classmates. Then, students will be split up into entrepreneur and investor groups for a business startup simulation.

Grades 6-8

- **Career Day*** – Includes the kinds of careers found at CCU and a hands-on counterfeit money activity.
- **Why Money?** – Students participate in a trading simulation to learn about bartering and the benefits of using money.

Grades 9-12

- **ABCs of Financial Literacy*** – A wide range of financial topics are covered including different types of accounts, basic budgeting skills, and credit.
- **Career Day*** – Includes types of careers found at CCU and a hands-on counterfeit money activity.
- **Checking & Money Management*** – A discussion on what a checking account is, how to use it, and ways to manage your hard-earned money.
- **Creating A Spending Plan***- Setting smart goals, needs vs. wants, budgeting, and credit
- **Financial Preparation for College***- Checking accounts and student loans, costs associated with being an independent student
- **Home Buying and Mortgages*** – A detailed explanation of what a mortgage is, the pros and cons of homeownership, what you need to obtain a mortgage, and how creditworthiness impacts your ability to borrow.
- **Investing*** – This presentation covers the different types of investments and how to create a savings plan.

- **Plastic Cards & Credit***- We will explain the differences between credit and debit, how credit works, and how it impacts your life and future.
- **Professionalism***- Includes timeliness, communication, attire, and more
- **Résumé & Interview Preparation***- For success in the job market, we will share tips and tricks, do's and don'ts of résumés, interviewing, and working in a professional workplace setting.
- **What is a Credit Union?*** - An in-depth discussion on the differences between credit unions and banks as well as a close look at Corning Credit Union and how we serve members.

College & Adult Education

- **Creating a Spending Plan*** – Students will learn the importance of setting financial goals and creating a plan for their finances. We also discuss credit, student loans, and ways to finance higher education.
- **Financial Pitfalls*** – It's really easy to fall into an unexpected financial pitfall if you're not aware of them. We take time with students to go over some of the more common financial pitfalls young people come across and give simple tips and tricks for how to avoid them.

Contact Us!

If you are interested in scheduling one of our financial education programs or have any questions, please feel free to contact CCU's Youth Team by emailing Youth.Education@corningfcu.org.