



RICHARD MYLES JOHNSON

F O U N D A T I O N

BUILDING LEADERS & FINANCIALLY SOUND CONSUMERS

2008 Beacon Youth Financial Education Award

Nomination Form

The Beacon Award recognizes individuals, credit unions, and other organizations making a difference in their community with outreach efforts focused on youth financial literacy.



Individual Entry

Organization Entry

INDIVIDUAL NOMINEE

Name Timothy C. Allen

Title Community Education Specialist

Credit Union AltaOne Federal Credit Union

Address 701 S. China Lake Blvd / PO Box 1209, Ridgecrest, CA, 93556

Telephone (760) 608-9359 Asset Size as of 12/31/07 \$500 million

Member or Volunteer? Member

E-mail address: tallen@altaone.net

Submitted by (if different from nominee):

Name _____

Title _____

Credit Union _____

Telephone _____ E-mail address: _____

CREDIT UNION / ORGANIZATION NOMINEE

Credit Union/Organization _____

CEO _____

Address _____

Telephone _____

Submitted by (if different from nominee):

Name _____

Title _____

Credit Union _____

Telephone _____ Asset Size as of 12/31/07 _____

E-mail address: _____

Entry Deadline: September 1, 2008

2008 Beacon Award Nomination continued:

Support documentation:

Describe your (if nominating yourself or your credit union) or your nominee's efforts to further youth financial literacy initiatives.

(Please send a hard copy and an electronic version with supporting documents)

**Please submit by mail to:
RMJ Foundation / Beacon Awards
9500 Cleveland Ave. # 200
Rancho Cucamonga, CA 91730**

By September 1, 2008

**2008 Beacon Youth Financial Education Award
Guidelines for Submitting Nominations**

Purpose

The vision of the Richard Myles Johnson (RMJ) Foundation is to "shine a brighter light on financial education." In the spirit of this vision, the Annual RMJ Foundation's Beacon Youth Financial Education Award is given.

The **Beacon Youth Financial Education Award** recognizes the work of those promoting the principles of the credit union movement through education. Nominees can include individuals, credit unions, corporations, other non-profit organizations, or media – anyone that is shining a brighter light on youth financial education.

Eligible Activities

Classroom-based curriculum, community educational projects, public awareness campaigns, theatrical presentations, television, radio or Web-based programming, newspaper columns dedicated to youth financial literacy, and others. Qualifying entities: Credit unions, corporations, school systems, non-profit, organizations, media, and individuals.

Impact of Financial Education

The financial education support material submitted with the application should feature both quantifiable elements (number of persons impacted, measurable ways in which the program or project communicated its message, etc.) and how it made a difference in people's lives. Special consideration will be given to innovation, creativity, and risk-taking activities that have a broad impact on financial education in the community.

Procedures

Form of Nomination: Application form, Summary Statement, Support Documentation.
Use application form provided. Support document should be in the most concise format possible.
(Please send a hard copy and an electronic version, including supporting documents.)

Rules and Responsibilities

Nominees need not be members of a credit union; however, all nominations must be made through a credit union or chapter. A nominee may be nominated by more than one credit union. This will not increase chance of winning and all nominators will be given equal weight.

Nomination Deadline

The Foundation is seeking nominations for the 2008 awards, to be presented at the Beacon Awards Gala held the day prior to the California's Credit Union League's Annual Meeting and Convention. The deadline for nominations is **September 1, 2008**.

November 4, 2008: Beacon Award activities

The awards will be presented at the Beacon Awards Gala on Tuesday, November 4, 2008, from 5:30 p.m. until 7 p.m. The event will be held at the Bubble Lounge, 714 Montgomery St., San Francisco, CA 94111.

If you have any questions, please contact Tena Lozano at 800.472.1702, ext. 3244 or by e-mail at tlozano@rmjfoundation.org.

Please answer the following questions, limiting your answers to a maximum of 300 words for each question:

1. Who was the target audience for this project and how many individuals did the project reach (with evidence of results)?

The AltaOne FCU Educational Programs are designed to target students in high school, specifically those in their junior and senior year. Due to some small school class formats, freshmen and sophomores are routinely included and the curriculum modified appropriately to reach their level of understanding. A grand total of 293 students were part of the trial during the 2007-2008 academic year.

The AltaOne Substitute Teacher Program was deployed on a trial basis in three high schools this past academic year at Bishop Union, Lone Pine and Burroughs (Ridgecrest) to a total of 214 students. The program uses curriculum from the National Endowment for Financial Education (NEFE) that meets with state and national guidelines.

The AltaOne Mad City Money Seminar was presented on a trial basis to three high schools as well (Mammoth, Jill Kinmont-Boothe and Immanuel Christian) to a total of 79 students. This program uses curriculum from the Credit Union National Association (CUNA).

It is estimated that if all 16 schools in the AltaOne service area take part in the program in 2008-2009 that approximately 10,000 students could be reached with instruction on financial literacy.

2. What is the greatest benefit of your financial literacy project?

Very few schools in our three-county service area offer any kind of financial literacy education. Those that do offer it do so on an elective basis and for typically one or two periods a day. The chief benefits of the AltaOne Education Programs are two fold:

AltaOne provides valuable life skills training to all of these schools at no cost with a certified substitute teacher (as defined by the state of California) and with curriculum that meets state and national standards.

Schools are not required to reprogram their schedules or “carve out time” for this vital material to be disseminated to their students. The AltaOne Educational Programs make use of what are generally considered lost days when the primary instructor is out of the classroom for various reasons. In most cases, the NEFE curriculum is information that they can begin applying immediately in their current financial situation.

3. What was unique and/or innovative about this project?

The AltaOne Educational Programs sought to integrate into the typical high school class schedule without causing a major issue for the school’s administration. The Substitute Teacher Program fills a need for both the school and its students. The school gains a qualified substitute at no charge, while students are given vital financial literacy instruction that they would not normally receive.

The Mad City Money Budget Seminar incorporates a “hands on” approach to the subject matter, while incorporating civic groups that have an interest in the school’s success. Parent-Teacher Associations are the first target, but other groups and clubs can be used to provide the needed manpower for the seminar, thus strengthening the school’s ties to its community.

4. How was the project communicated and/or presented to reach the target audience (i.e. medium used and forms of communication)?

Getting information to the target audience was a twofold process.

Initially, the schools were each approached by AltaOne about using the program on their campus. This required face-to-face meetings with principals at each of the 16 high schools in the AltaOne field of membership. In some cases, the principals requested that we meet with their entire staff as well to present the program and answer any questions. Once in the classroom, a combination of the NEFE curriculum, PowerPoint presentations and discussion format in each session proved to be the mix required to convey the information and keep the students' attention. Once the question-answer sessions started, the curriculum almost taught itself.

5. Outline of the Project and/or Curriculum:

Substitute Teacher Program

The AltaOne Community Education Specialist (CES) had to meet the requirements for substitute teachers in the state of California. These requirements included passing the California Basic Educational Skills Test (CBEST), pass a tuberculosis test and be fingerprinted for each school district and/or school (depending on district policy). Additional paperwork was required for each school district to have someone act as a substitute teacher.

The AltaOne CES had to be knowledgeable of and make presentations with the NEFE curriculum.

Presentations were made using handouts in coordination with PowerPoint presentations.

The CES services were made available only for "planned absences," days when a teacher knew in advance that they would be absent.

The CES performed all of the functions of a normal substitute teacher.

Mad City Money Budget Seminar

The seminar is typically setup as part of a special class day (during state testing, for example) or after normal school hours.

The seminar requires at least 11 people to run for its basic component of 30 students.

Groups with an interest in the school (PTA or booster clubs) are approached first, followed by civic organizations (e.g. Rotary, Kiwanis and Eagles).

Students are given a brief lecture on checking accounts and their use. The seminar uses these skills to purchase all of the various items each students needs to complete their budget worksheet.

Students are given a sheet that describes what their life may look like in the future. It contains a family situation, income and expenditure levels and any other debt responsibilities they may have.

The end of the seminar is marked by the students coming back together in a discussion format led by the CES.

Best wishes to all nominees!

You are welcome to refer any questions regarding the Beacon Award process to

Tena Lozano, executive director, RMJ Foundation

800-472-1702 x3244

Fax: 909-581-3344

tlozano@rmjfoundation.org