

High School Financial Education Mini Report  
NTC's *What's Your Goal?*

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## Where did the program originate?

Since 1978, The National Theatre for Children (NTC) has worked extensively in K-12 schools, delivering educational programming that focuses on a variety of important societal issues, including financial literacy. In the United States, financial education varies widely from state to state. Unsurprisingly, data from the Financial Industry Regulatory Authority's Investor Education Foundation, which seeks to promote financial literacy, reveals that high school students who are required to take personal finance courses have better average credit scores and lower debt delinquency rates as young adults. Acquiring the skills to effectively prepare for joining the workforce, and managing money throughout adulthood, is vitally important. It is crucial that all students, regardless of gender, race, ethnicity and economic background, are encouraged to learn money management skills from an early age and continue that education through high school, post-secondary education and beyond.

Students in grades 9 through 12 now have the opportunity to experience a novel educational programming module at their school called *What's Your Goal?* This live educational theatre program, combined with supplemental materials for students and their parents to explore together, focuses on job skills, the relationship between higher education and salaries, methods for investing money and planning for retirement, and financial aid for college and trade school. Financial literacy programs from The National Theatre for Children (NTC) are provided completely free for the schools engaged, funded by sponsors that seek to make a difference in the lives of young adults through financial education.

A global financial literacy test, conducted by the World Bank, Gallup and George Washington University, found that just 57% of adults in the United States are financially literate. This is disturbing considering the significant shifts in our economy and the skills presently required to manage money. As observed in an article from Forbes.com, "Financial knowledge is especially important in times where increasingly complex financial products are easily available to a wide range of the population. For example, with governments in many countries pushing to boost access to financial services, the number of people with bank accounts



and access to credit products is rising rapidly.” Financial literacy plays an enormous role in the future lives of all children. Intervention with elementary, middle and high school students is a good start toward achieving financial wellness as adults.

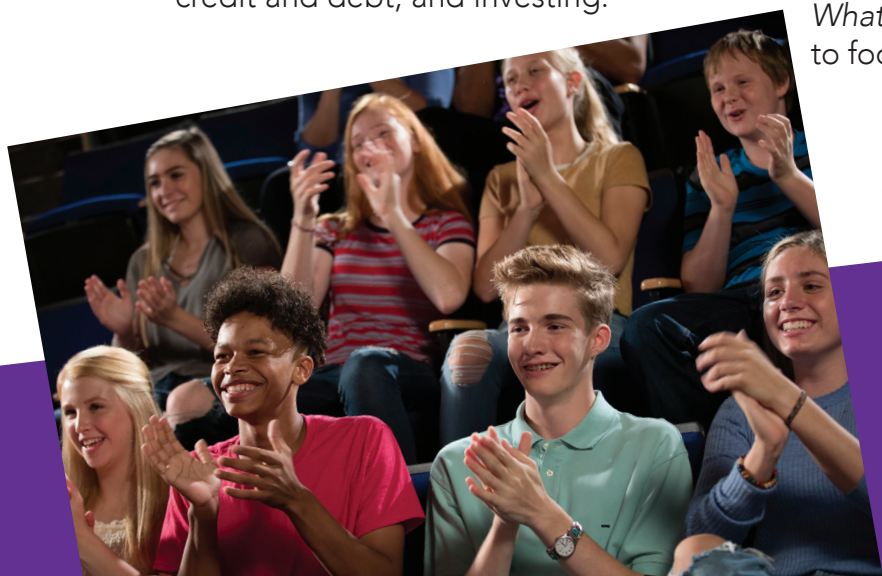
## What approach was used in implementing this program?

Students and their teachers are provided in-school education in the form of a live theatrical performance. The program also includes take-home materials that help to establish a dialogue between students and their parents on the subjects explored in the live program. The 45-minute live performance engages high school students through a series of improvisational comedy sketches incorporating student volunteers to help convey important lessons in employment skills, financial aid for college and trade school, dealing with credit and debt, and investing.

Taking suggestions from the audience, two professional actors encourage students to help create the show that they see, creating a unique program with each presentation. In addition to the live in-school assemblies, *What's Your Goal?* features student/parent handbooks that extend the conversation from school to the home. The program arms students with valuable information, encouraging them to achieve a high level of knowledge on financial issues while engaging their parents and families through take-home materials.

## What distinguishes this program from others?

Exciting live events delivered directly into schools impact students in ways that traditional methods cannot. These assemblies, involving audience participation and improvisational elements based on student suggestions, spark the imagination and present educational information in an appealing way, adding a dynamic arts element to create a robust enrichment program. *What's Your Goal?* can be customized to focus on a variety of different topics



related to financial literacy and money management skills, based on the goals of the sponsor involved. All NTC programs are measured both qualitatively and quantitatively through teacher evaluations and detailed metrics.

No two students learn in the exact same way, and *What's Your Goal?* addresses a variety of learning styles. The theatre component excites, engages and stimulates discussion. By including audience participation in the program, the students are directly involved and become a part of not only the learning process, but the creative process as well.

All programs from NTC are designed to align with the appropriate educational standards for the schools engaged by each specific campaign. For *What's Your Goal?*, the educational content is tied to the Jump\$tart National Standards in K-12 Personal Finance Education. As is the case with all NTC in-school programming, the Four Cs of 21st century learning skills – collaboration, communication, critical thinking and creativity – are incorporated.

## What are the measurable impacts of the *What's Your Goal?* program?

The *What's Your Goal?* program pedagogy is rooted in the social sciences and aligns with “the social norms approach”: the idea that much of people’s behavior is based on what they perceive as normal or typical, and by presenting positive choices as the norm, behaviors can be changed for the better. The overall behavior change curriculum is presented in the form of live performances, online games, graphic novels, and teacher instructional and assessment tools.



## Can this model be replicated and scaled by other organizations?

NTC has 40 years of experience creating and deploying successful in-school educational theatre programs. They are replicable and scalable for use by many different organizations using varying models. Our unique and proven engagement programs have delivered notable results for organizations across the country that are involved in finance education.

Any school-based educational program can be successful when it:

- Offers something to schools that they can't get elsewhere (like live theatre)
- Aligns program materials with the appropriate educational standards
- Adds proper motivation for schools, teachers and students to influence parents

In addition to the *What's Your Goal?* program, NTC provides a scalable alternative for elementary and middle schools with their own unique set of supplemental materials designed to inspire an interest in personal finance as early as possible.

## What lessons did we learn from the implementation of this program?

High school students today are far more sophisticated than they have been in the past. They expect to be treated as adults, even if their experience and knowledge of certain subjects are still at the student level. With the right approach, it really is possible to reach high school students and get them excited about vital subjects like personal finance, even if investing and planning for retirement seem to be too far into the future to worry about. *What's Your Goal?* provides an opportunity for NTC's sponsors to engage young adults in their communities and allow them to experience learning through professional theatre while measuring the results.

With NTC's approach to education, a consistent barrier is convincing schools to accept and pursue this type of enrichment programming. Schools have oftentimes already embraced the curriculum that's been set in place, so NTC is challenged to enlighten teachers and administrators on the benefits of educating students in a new form, such as live in-school theatre.

These types of issues may be reflected in the students' home lives as well. It can often be a challenge to motivate high school students to talk openly with their parents. In many cases, high school students lead lives that are just as busy as those of their parents. It's easy to let time slip away, and important topics like those covered in NTC's programs are discussed too little and too late. *What's Your Goal?* sparks conversation and gives students and their parents a nudge in the right direction.

What NTC refers to as "the School Channel" is an invaluable tool when providing community outreach and education. The School Channel is made up of 111,465 schools in the United States, totaling 53,727,000 students and 3,219,400 teachers. Through programs such as *What's Your Goal?*, organizations with a focus on

finance education have the opportunity to connect with their communities, as well as with educators who play a vital role in preparing for the future. As the economy and methods of dealing with money change, the ability for programs like *What's Your Goal?* to inspire young minds becomes increasingly important.



NTC is a premium provider of educational programming with operations in the U.S., Australia and New Zealand. We work directly between schools and clients to promote beneficial behaviors and life skills to students in grades K-12 on a local, regional and national level.

Since 1978, we have formed connections and helped develop relationships between thousands of schools and corporations, nonprofits and governmental organizations. Our value is not just in the impact we create; our turnkey services also change the lives and trajectories of students, mobilize parents and entire families with beneficial messages, and cultivate community-wide goodwill for clients.

Our award-winning educational programs are provided free for schools and are customizable to accommodate specific messages and goals for clients. Through formats including live performance, in-class discussion, graphic novels, print curriculum, and digital games and activities, we present topics such as energy conservation, safety, financial literacy, STEM, water and environmental stewardship, and health and social responsibility in ways that engage and empower students. In doing so, we are helping our clients to be forces of change for students, parents and communities.

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