



WE ARE A GRASSROOTS FINANCIAL
MOVEMENT THAT SHARES MONEY
WISDOM IN A SOCIAL AND INCLUSIVE SETTING,
TO EMPOWER US AS
INDIVIDUALS AND STRENGTHEN
OUR COMMUNITIES.

THE TIME IS W.O.W.

- ▶ According to a [2018 survey](#), 58% of Americans have less than \$1,000 in emergency savings; 20% don't even have a savings account.
- ▶ That means no money to cover a medical crisis, car repair or unanticipated household expense
- ▶ According to the [US Survey of Consumer Finances](#), median US household net worth in 2016 was less than \$100,000—about two years of retirement spending—and half was tied up in homes
- ▶ Student loan debt has escalated, leaving young people unable to plan for a secure future

THE TIME IS W.O.W., CONTINUED

- ▶ Two-thirds of Americans cannot pass a basic test of financial literacy
- ▶ Personal finance is rarely taught in school, yet choosing and paying for college is one of the biggest decisions we make
- ▶ Personal finance has grown increasingly complex—and more of it falls on individuals who are ill prepared
- ▶ Social Security, municipal and corporate pensions are underfunded; most Americans don't have or contribute to a 401k
- ▶ Financial intermediaries have developed a well-deserved reputation for predatory business practices

WHO WE ARE

- ▶ Wealth of Wisdom is a NH 501c3 non-profit corporation, founded in 2016. It is served by its Board of Directors, comprised of local leaders from an array of industries
- ▶ W.O.W. maintains no ties with financial or other firms seeking to profit from our educational mission
- ▶ 9 workshop series have been offered to date, with 60+ participants



WHO WE ARE, CONTINUED

- ▶ Karen Parker Feld started W.O.W. in 2016
- ▶ She is founder and chief executive of Paladin Advisors, a privately-held investment firm based in Kensington NH
- ▶ Her prior investment experience includes work for the Harvard University endowment, Wellington Management, and Chase Manhattan Bank. She has served on several non-profit boards and investment committees
- ▶ She is a Berwick Academy Trustee, a Big Sister with Big Brothers/Big Sisters and a parent of two teenagers
- ▶ She holds an A.B. from Princeton University, a PhD Stanford University, and was a visiting lecturer at Princeton

W.O.W. IS CARING

- ▶ Wealth of Wisdom was launched as an antidote to the widespread financial anxiety that exists in our society
- ▶ Despite the array of information and tools out there, many people feel uncertain and overwhelmed when it comes to planning for their future—and doubtful about whom they can trust
- ▶ W.O.W. gathers like-minded people together in small groups to share financial insights, tools, and inspiration
- ▶ W.O.W. alleviates the stigma that can be associated with financial challenges
- ▶ W.O.W. is a comfortable, fun and enjoyable learning experience, offering practical advice and unbiased information

W.O.W. IS SHARING



W.O.W. IS HAVING FUN WITH FIGURES!



W.O.W. IS REAL



W.O.W. IS SECURE & PRIVATE



W.O.W. IS DIVERSE & INTERESTING

EMBRACING FINANCIAL EMPOWERMENT

- Exploring Your Money Memories
- Getting to Know Your Money Personality

Workshop Homework

- Your Earnings Record
- Your Net Worth
- Personal Spending Summary

ALIGNING YOUR SPENDING WITH YOUR VALUES

- The Power of Saving
- Session 2 Handouts

Workshop Homework

- Your Real Hourly Wage

DEVELOPING YOUR PRODUCTIVE ASSETS

- Personal Skills Survey
- Introduction to TimeBanking
- The Library of Things
- The Capital Pyramid
- W.O.W Lifestyle vs. Capital Spending Quiz

Workshop Homework

- Liabilities Ledger

MASTERING YOUR DEBT

- Debt Quiz
- Debt Calculator

Workshop Homework

- Your Current Portfolio

W.O.W. IS ONLINE AND AVAILABLE

INVESTING BASICS

- [Investment Attitudes Quiz](#)

Workshop Homework

- [Build Your Own Portfolio](#)



W.O.W.!

“I WISH SOMEONE HAD EXPLAINED THIS STUFF TO ME
WHEN I WAS IN MY 20S!”

W.O.W. WORKSHOPS

Curriculum Summary: 5 Workshops, 2 hours each:

- ▶ Embracing Financial Empowerment
- ▶ Aligning Your Spending with Your Values
- ▶ Developing Your Productive Assets
- ▶ Mastering Your Debt
- ▶ Investing Basics

W.O.W. PROPOSES TO TEACH THE TEACHERS

Phase I

- ▶ Offer W.O.W. workshops to select groups of H.S. teachers
 - ▶ Based on established W.O.W. curriculum
 - ▶ In-person, small-group discussions using interactive tools
 - ▶ Privacy assured to facilitate dialogue
 - ▶ Deployed successfully with teachers at Berwick Academy
- ▶ Professional & personal development opportunity

TEACHERS TEACH THE STUDENTS

Phase II

- ▶ Year-long collaboration between W.O.W. and designated teacher-leaders to develop Dover high school offering
 - ▶ Review [National Standards for Financial Literacy](#)
 - ▶ Survey best practices in established programs for teens
 - ▶ Tailor W.O.W. curriculum to high school students, *or* adapt/adopt tools used by other successful programs
 - ▶ Develop plan to integrate into existing curriculum, *or* offer as an additional/supplemental course (after-school?)

EVALUATE, IMPROVE, EXPAND THE MODEL

Phase III

- ▶ Run curriculum offering in a pilot program at one school
- ▶ Adapt as needed to maximize effectiveness
- ▶ Gather data on student comprehension, parental feedback
- ▶ Identify other pilot schools to expand model

RESOURCES FOR PARENTS

<https://www.nytimes.com/2019/05/31/your-money/teenager-financial-preparation.html>

A Financial Checklist for Your Newly Minted High School Graduate

We've got budget, retirement account, credit, information security and insurance advice for your independent adult, college student, gap-year taker or future soldier.



RESOURCES FOR TEACHERS

<http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>

Resources for Teaching Financial Literacy



Lessons, Activities, Learning Games & Other Resources for Teaching Financial Literacy

By Phil Nast, retired middle school teacher and freelance writer

Found In: [health & p.e.](#), [math](#), [social studies](#), [preK-2](#), [3-5](#), [6-8](#), [9-12](#)



Use these resources to supplement your curriculum and help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives.

Standards

National Standards in K-12 Personal Finance Education

Created and maintained by the Jump\$tart Coalition® for Personal Financial Literacy, this document delineates the personal finance knowledge and skills that **K-12** students should possess. NEA encourages educators to advocate for the adoption of these standards to promote student financial literacy.

ARTICLE SECTIONS

- [Standards](#)
- [Lesson Plans](#)
- [Lesson Sets](#)
- [Background Resources](#)
- [Games](#)

RESOURCES FOR TEACHERS

https://www.practicalmoneyskills.com/teach/lesson_plans



[Learn](#)

[Teach](#)

[Play](#)

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Lesson Plans

Give your students a deeper understanding of money management with Practical Money Skills' award-winning curriculum. You'll find lesson plans for students of all ages — from preschoolers and elementary school students to teens and college students. We also offer course materials for students with special needs.

Topics range from basics for the very young, such as "What is Money?" to more comprehensive courses for young adults who are about to become financially independent. These more advanced lessons cover everything from budgeting and bill paying to issues of consumer privacy.

As an educator, you will find everything you need to teach a class on personal finance. Our lesson guides, worksheets and even quizzes and tests are free to download and ready to use.

[Pre K — Grade 2](#)

[Grades 3 — 6](#)

[Grades 7 — 8](#)

[Grades 9 — 12](#)

[College](#)

[Special Needs](#)

RESOURCES FOR TEACHERS

<https://www.financialeducatorsCouncil.org/financial-literacy-curriculum-for-high-school-students/>



Training & Resources ▾

Program Management ▾

Research ▾

Community & Advocacy

1. A Successful Financial Literacy Curriculum for High School Students

How has our solution worked in real professional situations? Now let's do an in-depth examination of a real-world scenario in which a professional successfully used our financial literacy curriculum for high school students:

Doris is a small-town high school guidance counselor, and she is currently responsible for 68 high school seniors that she meets with regularly. Being so dedicated to these students, she felt it was her duty to help them prepare for the challenges of personal money management that lie ahead of them, so he hoped to plan a financial literacy curriculum for high school students that would benefit them when the time comes. She was only a counselor, though, so she was left feeling unsure how to approach this type of educating – which is how she decided to find some help in this area.

During their regularly-scheduled meetings, she did a casual survey with each of the students, and came to realize that most of them didn't possess any knowledge when it came to basic financial literacy concepts. It was in that instance that she understood the best material for **teaching financial literacy to these high school students** needed to be geared toward total beginners in the subject.



Consider these areas to better understand your audience



Current Content Knowledge Levels



Household Financial Situation



Willingness to Adopt Behaviors



Interest in Subject Matter



Identify Timely Education Needs

THE TEN COMMITMENTS OF W.O.W.

1. BE TRUE TO MYSELF
2. BE MINDFUL OF THE FINANCIAL CONSEQUENCES OF MY DECISIONS
3. FACE MY FINANCIAL FEARS
4. LEARN TO LIVE WITHIN MY MEANS
5. BORROW ONLY TO BUILD A MORE SECURE FUTURE
6. CREATE SHARED EXPECTATIONS AROUND MONEY WITH MY FAMILY
7. MAKE A PLAN AND FOLLOW IT
8. LIVE SIMPLY
9. CARE FOR MY COMMUNITY
10. PERSEVERE

W.O.W. WE CAN CHANGE THE WORLD!

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has.”

- Margaret Mead

WE'RE HERE FOR YOU!

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