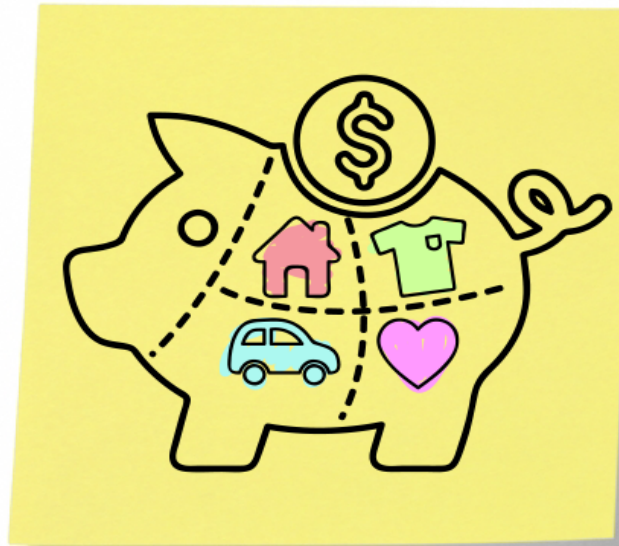


# LEARN IT - SHARE IT



Florencia Gabriele



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EMMANUEL  
COLLEGE

# WHO I AM...



FLORENCIA GABRIELE

## AUDIENCE

- This project is can be used in high schools, community colleges and college programs.
- Can be used in traditional settings, flipped classrooms, and online classes.
- The idea is to make this project useful for themselves and their friends in the same age group.

# WE NEED TO TEACH PERSONAL FINANCE

## SURVEY OF THE STATES BY THE NUMBERS

**ZERO**

Since 2016, not one single state added personal finance to their K-12 standards.



**22**

States require high school students to take a course in economics.



**17**

States require high school students to take a course in personal finance.

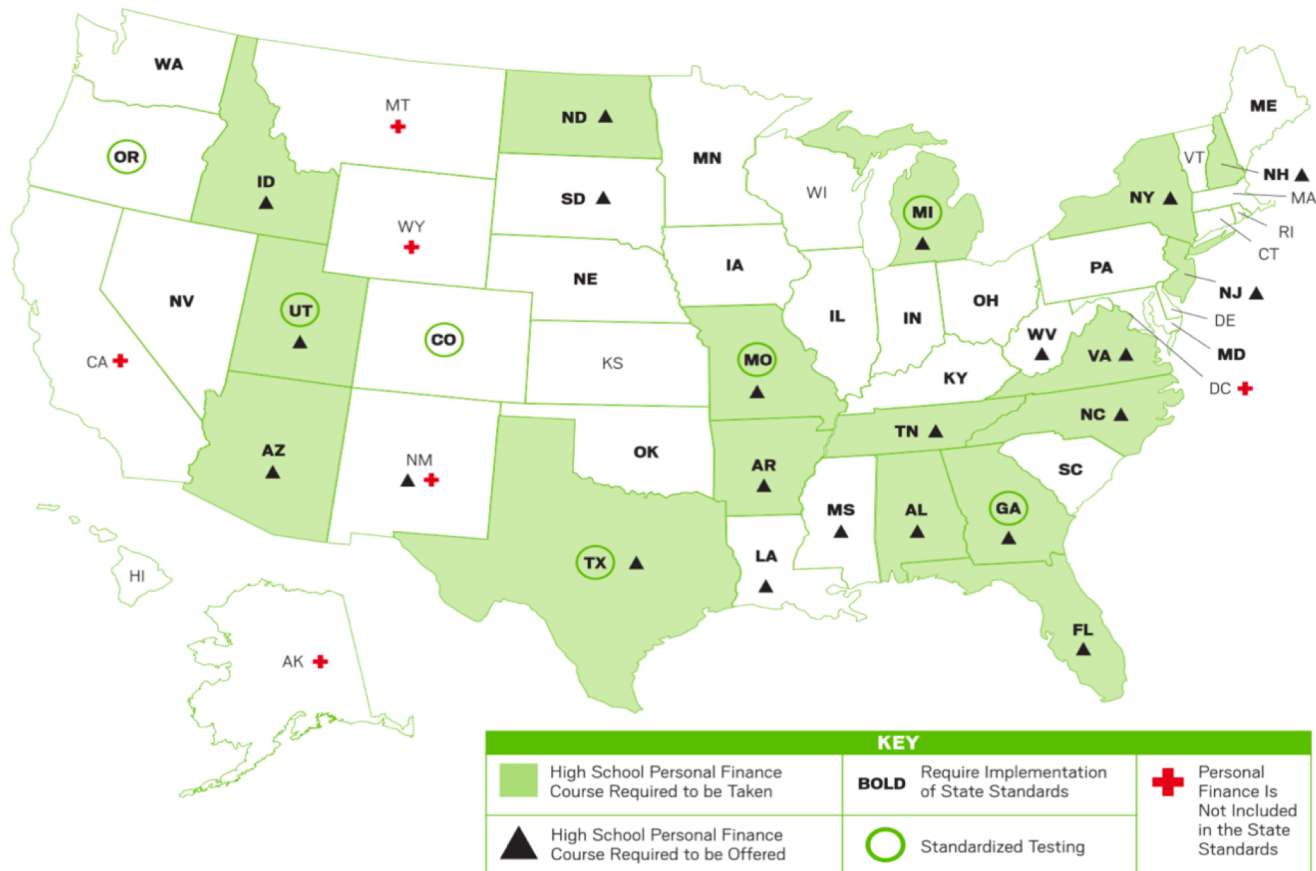


**ZERO**

There has been no change since 2014 in the number of states that require standardized testing of economic concepts. The number remains at 16.



## CURRENT STATUS OF PERSONAL FINANCE EDUCATION ACROSS THE NATION



# GEN Z AND MILLENNIALS' PROBLEMS

- *Have inadequate financial knowledge*

When tested on financial concepts, only 24% demonstrated basic financial knowledge.

- *Worry about student loans*

When asked about their ability to repay their student loan debt, more than 54% of Millennials expressed concern.

- *Debt crosses economic and educational lines*

Among college-educated Millennials (80%), a staggering 81% have at least one long-term debt.

- *Are financially fragile*

Nearly 30% of Millennials are overdrawing on their checking accounts.

- *Sacrifice retirement accounts*

More than 20% of Millennials with retirement accounts took loans or hardship withdrawals in the past year.

- *Don't seek professional financial help*

Even with inadequate knowledge, only 27% of Millennials are seeking professional financial advice on saving and investment.

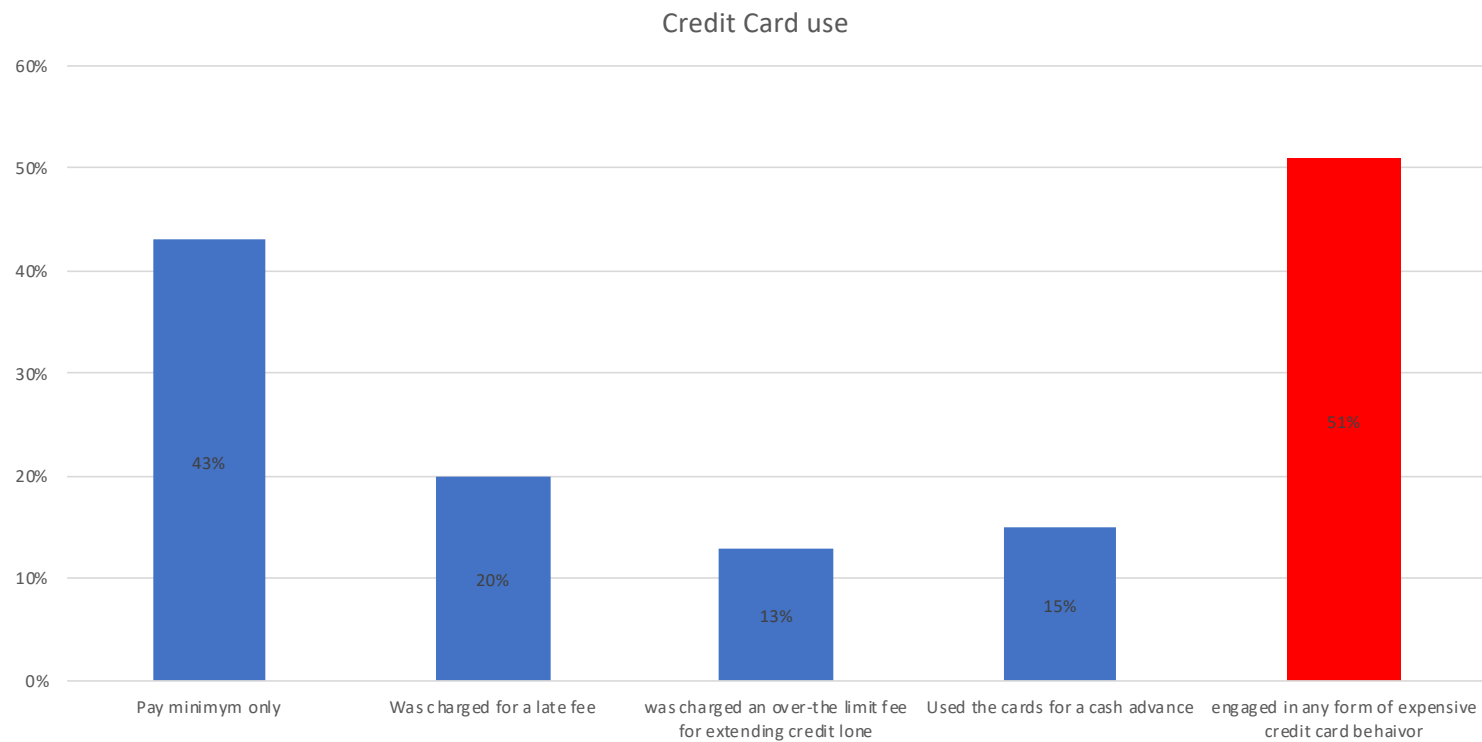
# MILLENNIALS AND GEN Z ARE UNPREPARED FOR AN EMERGENCY

● 53% carried overall credit card balance in the last 12 months

● 50% of Millennials don't believe they could come up with \$2,000 if an unexpected need arose within the next month

● 30% of Millennials are overdrawing on their checking accounts

# MILLENNIALS HAVE HIGH DEBT

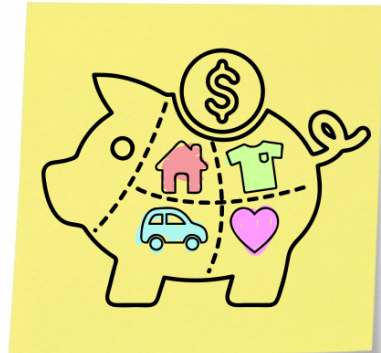


# WE NEED TO HELP OUR STUDENTS



# GOAL

- Foster group interaction
- Learn Personal Finance concepts
- Guide student through the planning process
- Steps through collecting data
- Learn how to incorporate feedback
- Peer to peer instruction



WE LEARN...

10% OF WHAT WE READ

20% OF WHAT WE HEAR

30% OF WHAT WE SEE

50% OF WHAT WE SEE AND HEAR

70% OF WHAT WE DISCUSS

80% OF WHAT WE EXPERIENCE

95% OF WHAT WE TEACH OTHERS

WILLIAM GLASSER

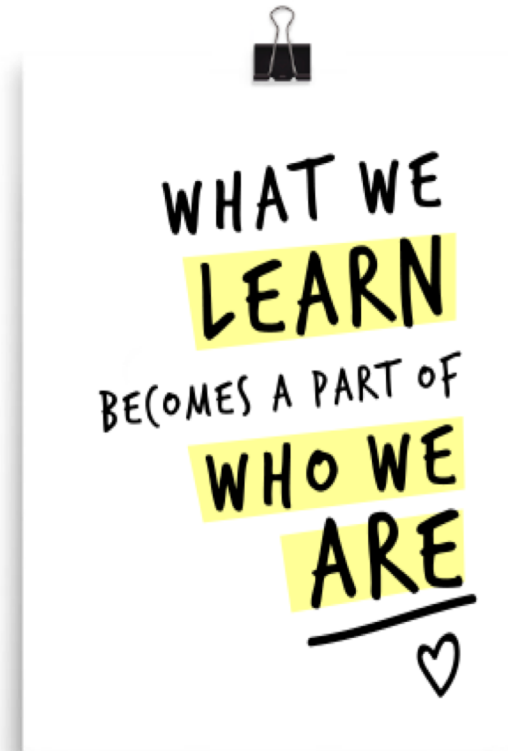


# BENEFITS

- Active Learning
- Project based Learning

Students must

- Control their own learning
- Communicate with others
- Teach others
- Choose how to present data
- Develop metacognitive skills



## SEVEN PRINCIPLES OF GOOD PRACTICE IN EDUCATION THAT ARE STILL A CORNERSTONE OF PEDAGOGY.

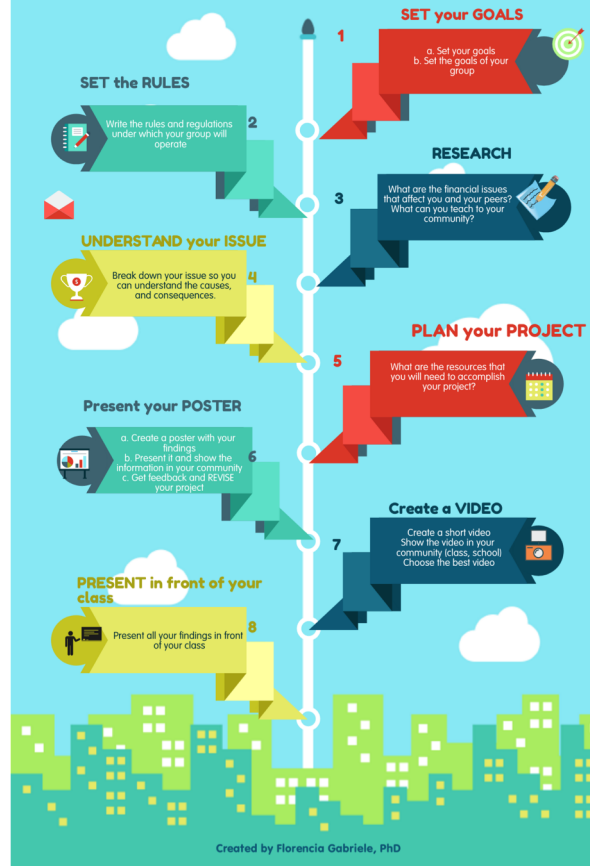
1. Encourage contact between students and teachers
2. Develop reciprocity and cooperation among students
3. Encourage active learning
4. Give prompt feedback
5. Emphasize time on task
6. Communicate high expectations
7. Respect diverse talents and ways of learning

# CONSTRUCTIVISM

- Learning is an active process
- Knowledge is constructed from (and shaped by) experience
- Learning is a personal interpretation of the world
  
- Emphasizes problem solving and understanding
- Uses authentic tasks, experiences, settings, assessments
- Content presented holistically -not in separate smaller parts

# LEARN IT - SHARE IT

This semester long project will help students to learn about personal finance, foster group work, plan in advance, do research, and teach what they have learned to their peers.



SET A GOAL



# **THE NEED FOR A GROUP CONTRACT**



**GROUP PROJECTS HELP ME  
UNDERSTAND WHY BATMAN WORKS  
ALONE.**



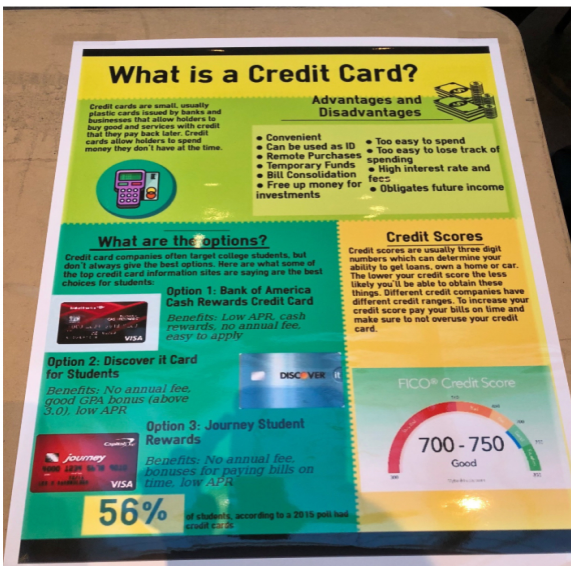
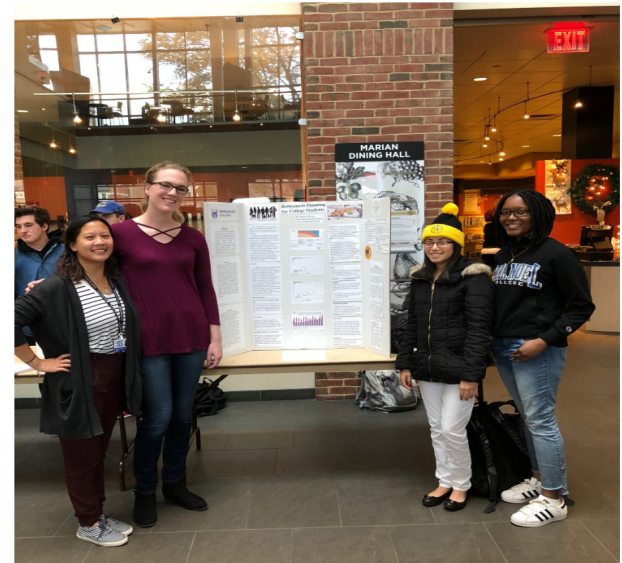
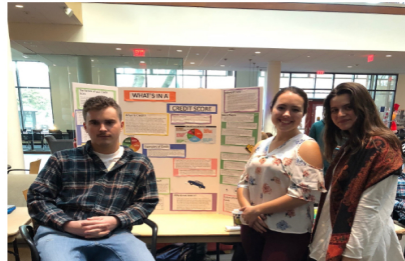
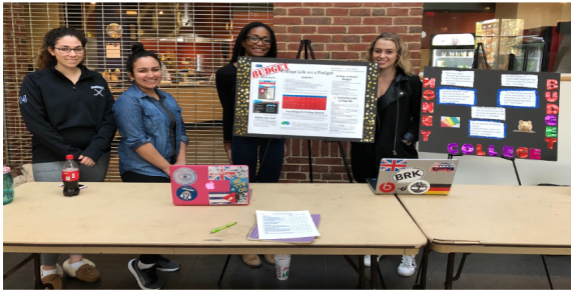
# RESEARCH





## CONCEPT MAP

- Helps students brainstorm and generate new ideas
- Encourages students to discover new concepts and the propositions that connect them
- Allows students to more clearly communicate ideas, thoughts and information
- Helps students integrate new concepts with older concepts
- Enables students to gain enhanced knowledge of any topic and evaluate the information



# VIDEOS

[https://www.youtube.com/  
watch?v=duC6RJQiaNw&t=2  
58s](https://www.youtube.com/watch?v=duC6RJQiaNw&t=258s)

# PEDAGOGY OF STUDENTS (RE)ATING VIDEOS

- Clear learning goals
- Encourage exploration
- Embedded assessment
- Intrinsic and extrinsic motivation
- Support autonomy
- Productive failure



I HAD TO INTEGRATE  
TECHNOLOGY INTO MY  
CLASSROOM.



# TECHNOLOGY HAS MANY ADVANTAGES

## TEACHER

- Focus on content and more application of material to new context
- Just in Time Teaching
- Improved feedback

## STUDENT

- Prepare for the future work place
- Motivation/more collaboration
- Flexibility
- Customization
- Multiple points to entry to every concept

## WHY VIDEOS?

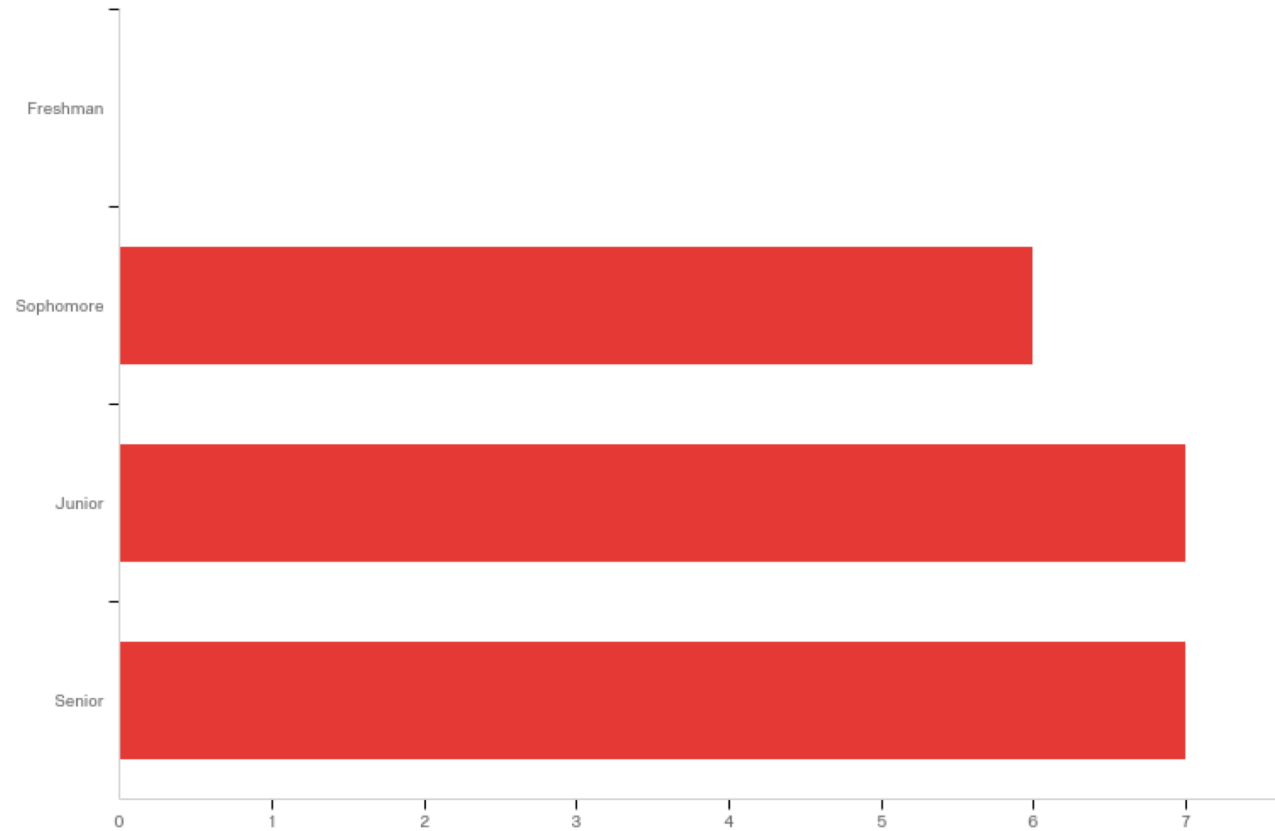
- Videos are 4 x times more engaging than static content
- Video combines auditory & visual sense
- The average viewer remembers 95% of a message when it is watched, whereas only 10% when read
- Has the ability to encompass all the other types of content. A video can include text, music, photographs, links, and even podcasts. No other medium has this ability



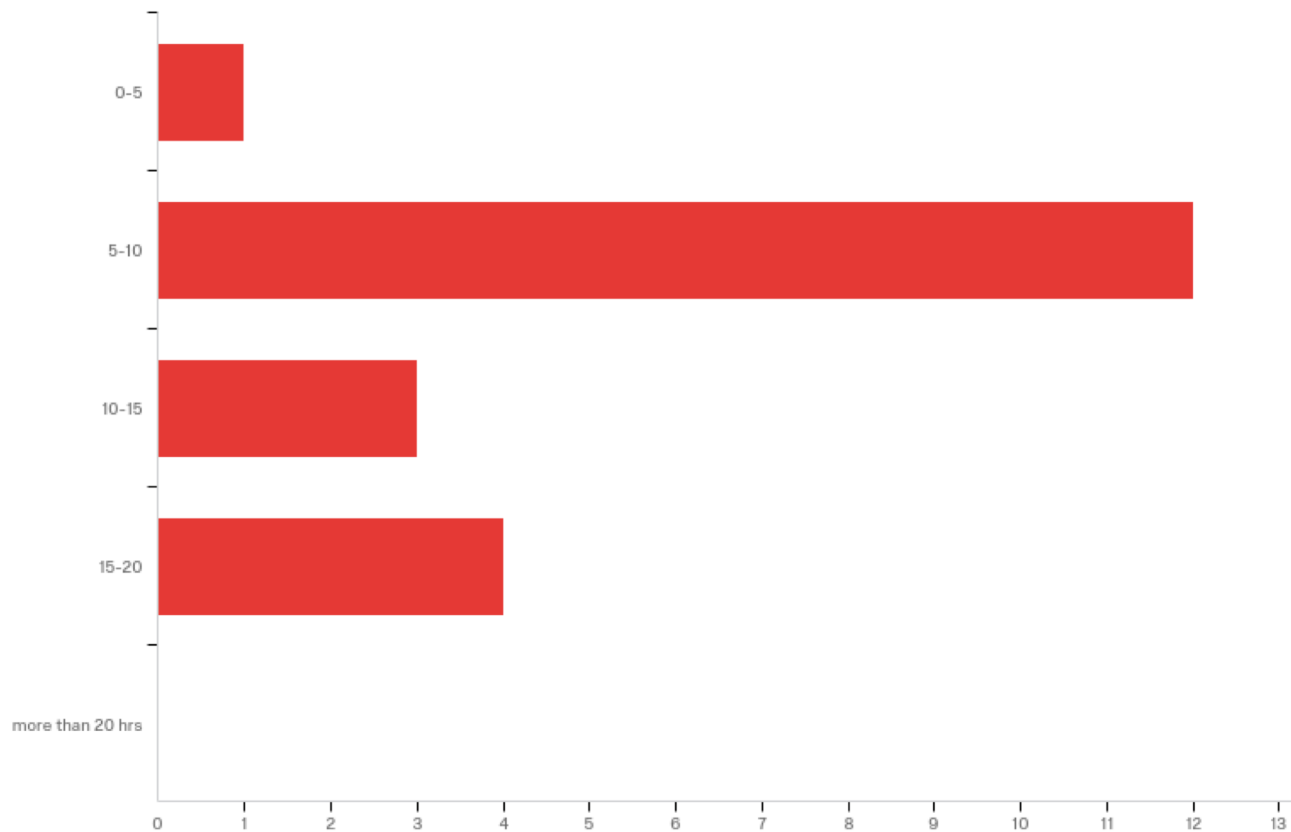
## WHAT IS YOUR MAJOR?

What is your major?
Film/Video
Writing/Editing and Publishing
English Literature and Writing with a minor in management
Communications
Psychology
English
Communication and Media studies
Communication and Media Studies
History/Pre-Law
Communications
International Studies

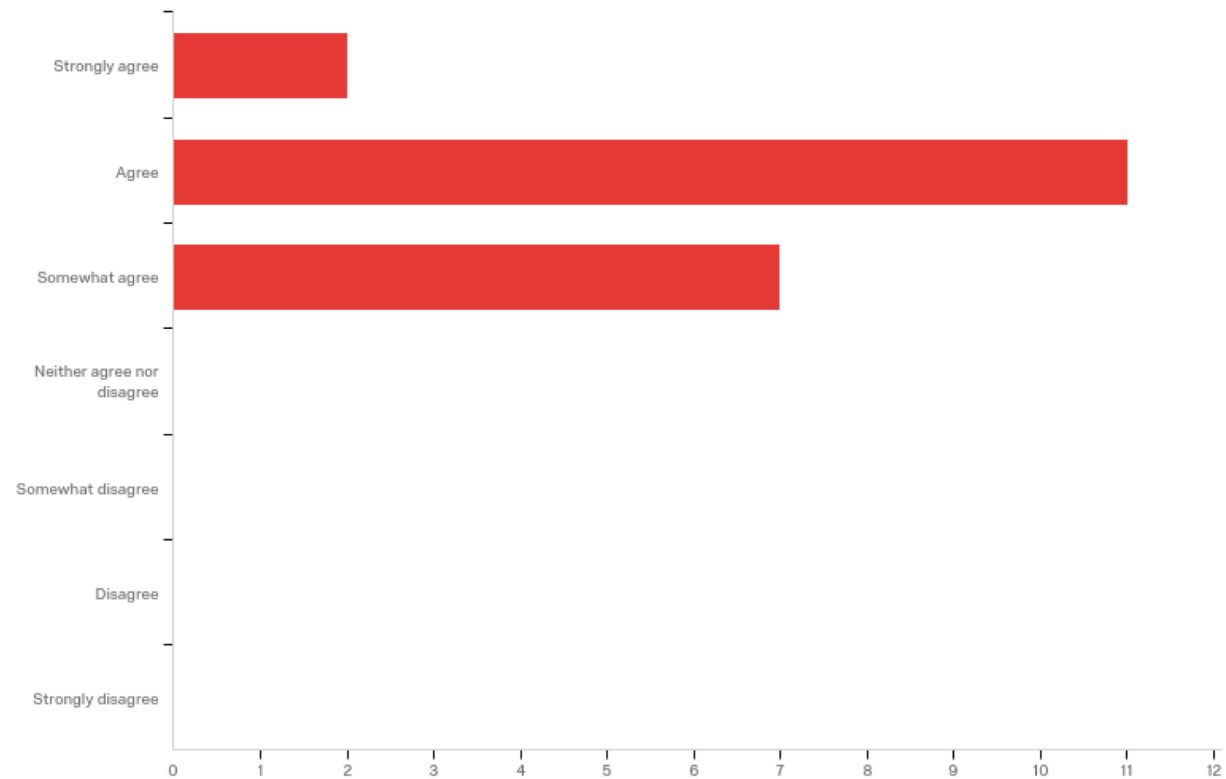
## WHAT YEAR ARE YOU IN?



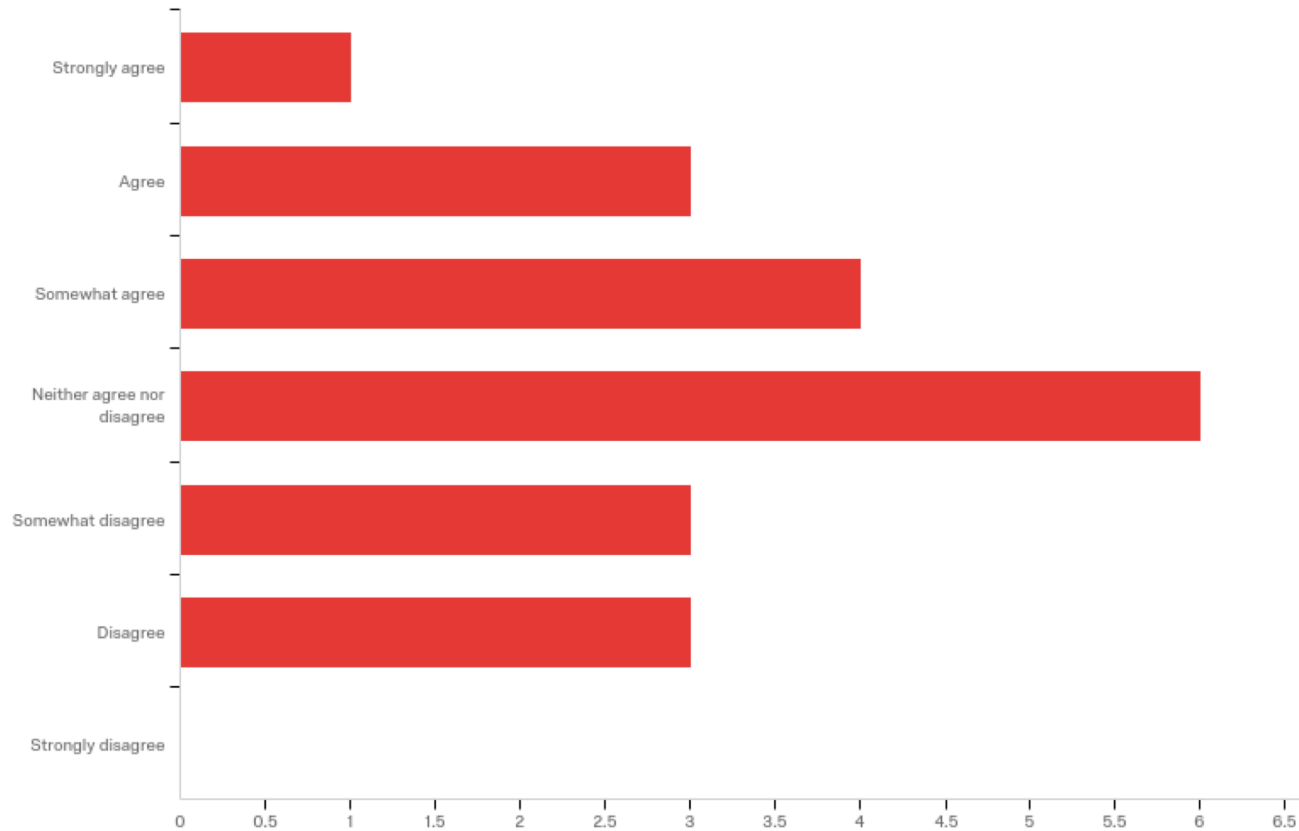
ON AVERAGE, HOW MANY HOURS HAVE YOU SPENT  
PREPARING THIS PROJECT?



# THE PROJECT HELP ME IDENTIFY THE MOST IMPORTANT CONCEPTS TAUGHT IN PERSONAL FINANCE



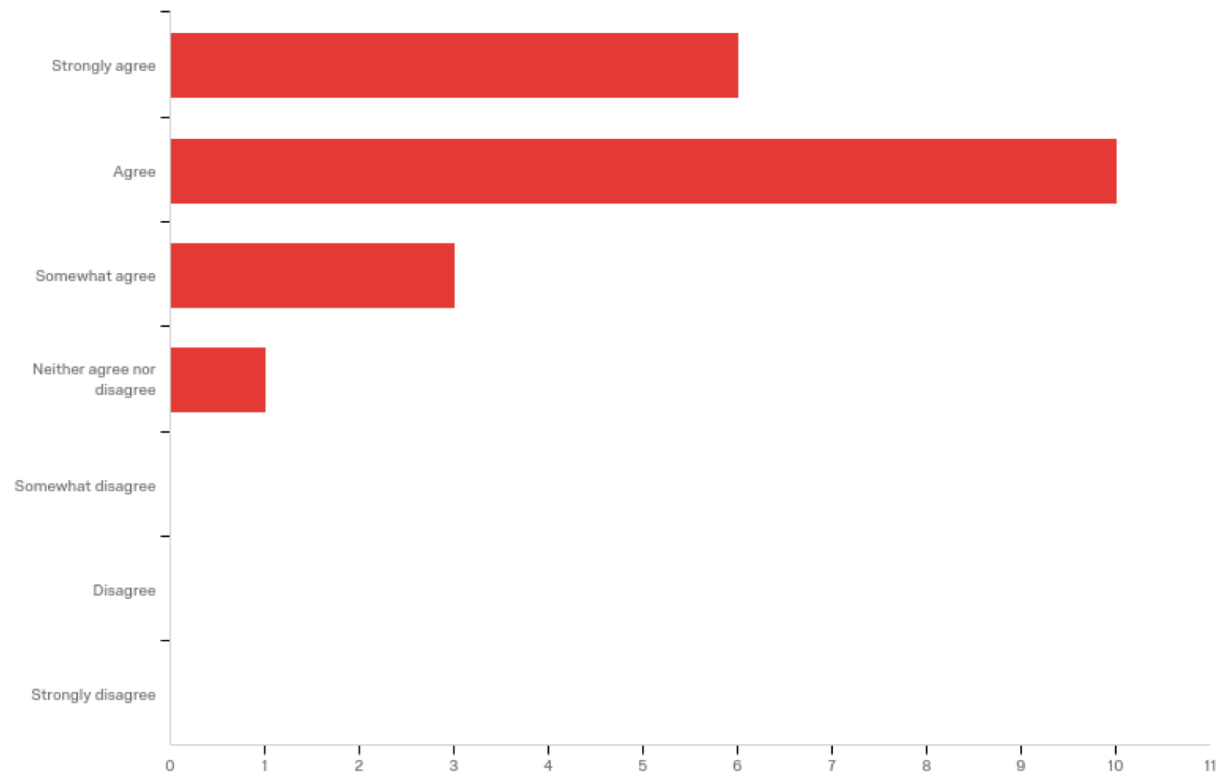
## DOING THE PROJECT TAUGHT ME A NEW WAY TO STUDY



## THE LISI PROJECT HELPED ME IDENTIFY CONCEPTS I SHOULD STUDY FOR THE EXAMS

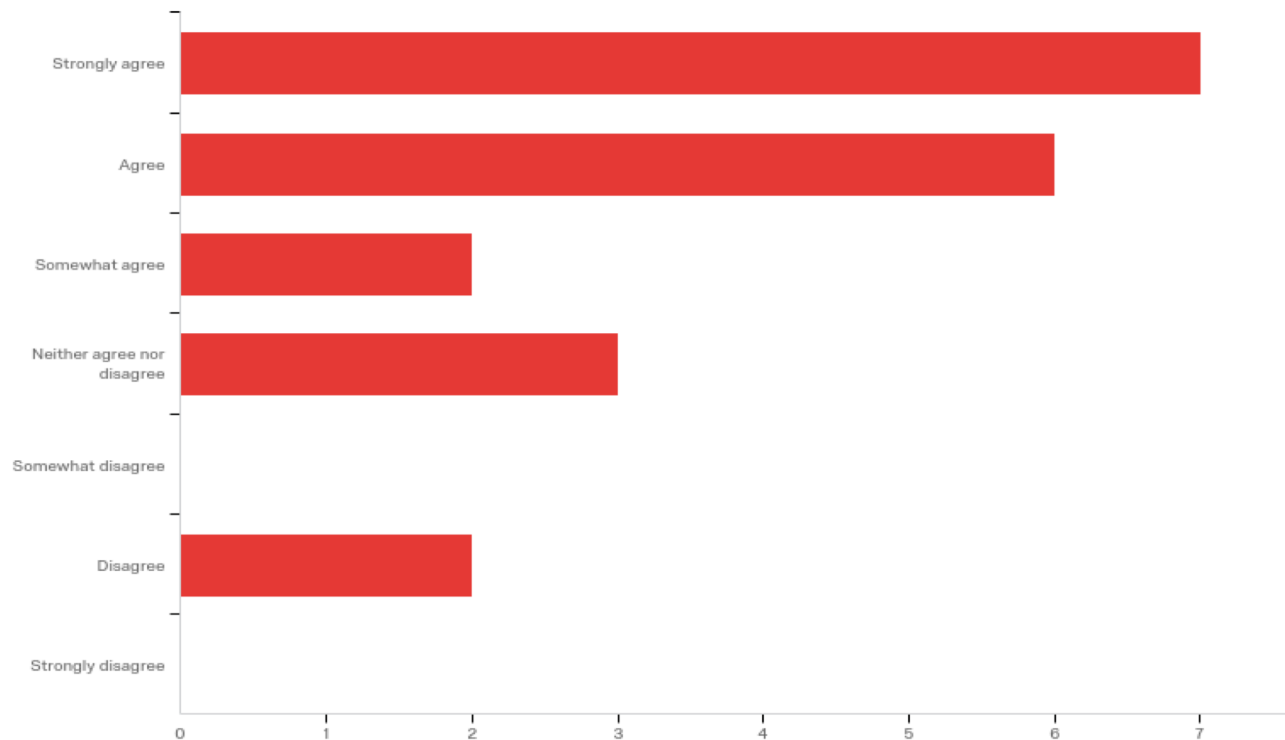


# THE PROJECT HELPED ME LEARN INFORMATION THAT I WILL USE IN MY LIFE

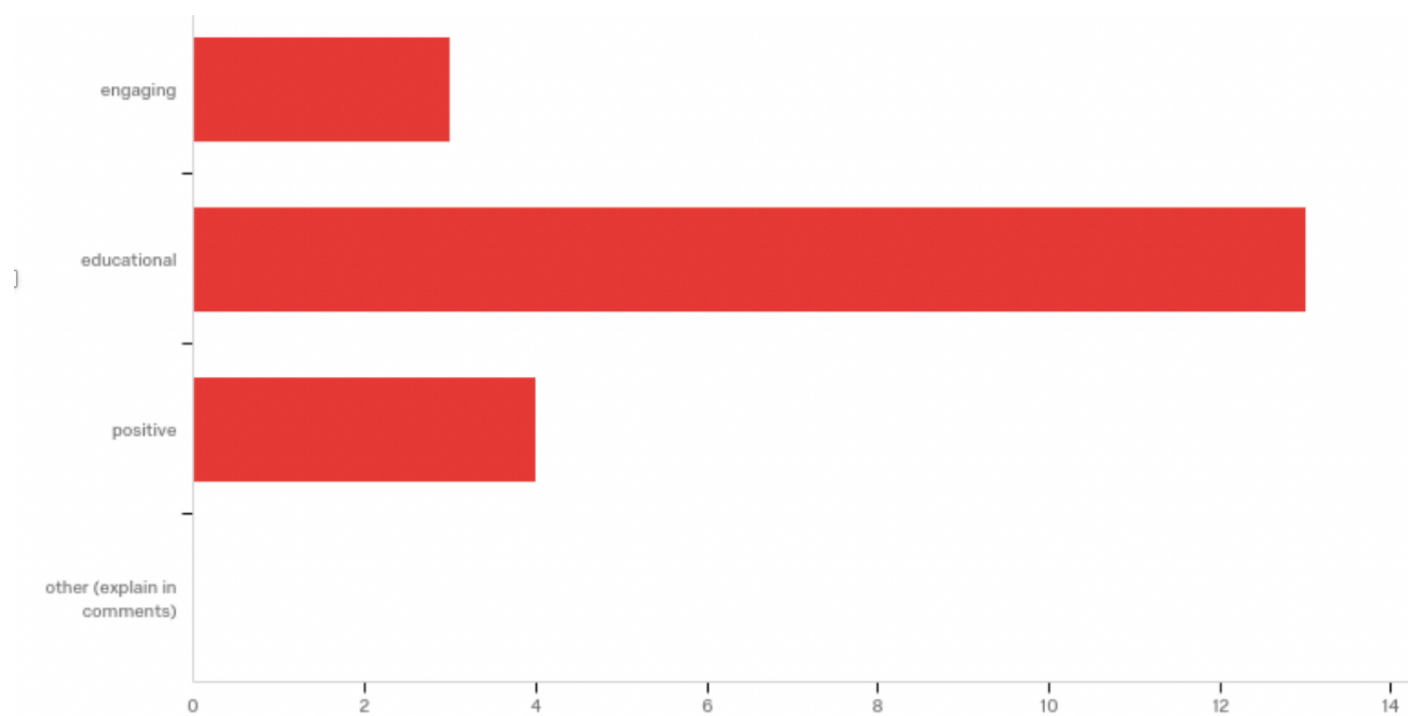




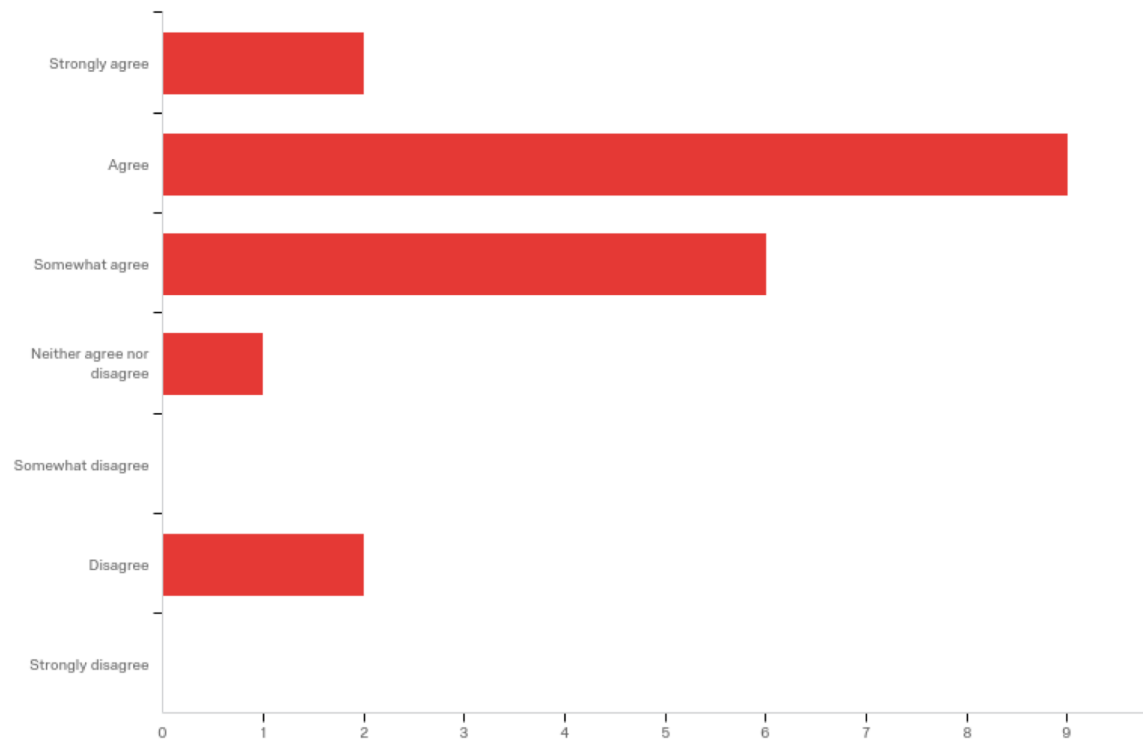
THE PROJECT MADE ME AWARE OF THE PATTERNS AND  
BEHAVIORS THAT I HAVE IN WHEN IT COMES TO MANAGING MY  
FINANCES.



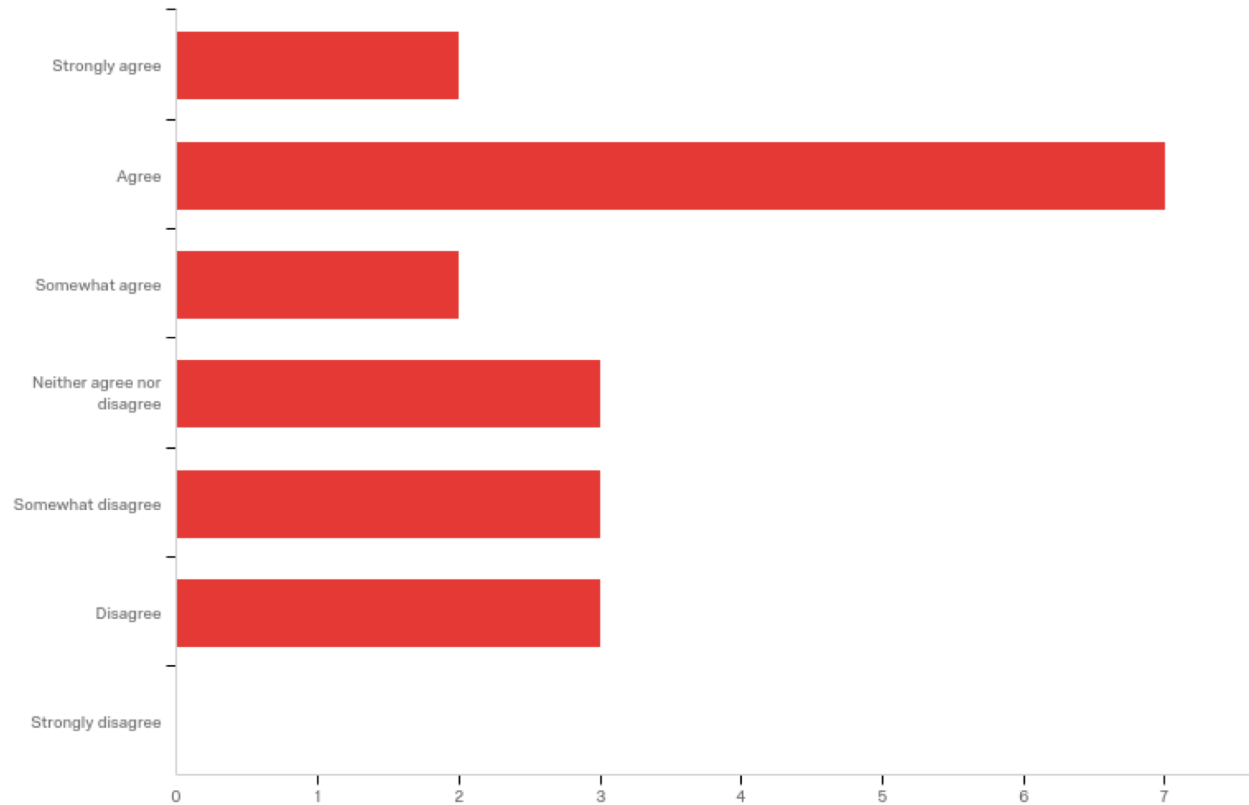
# THE PROJECT WAS



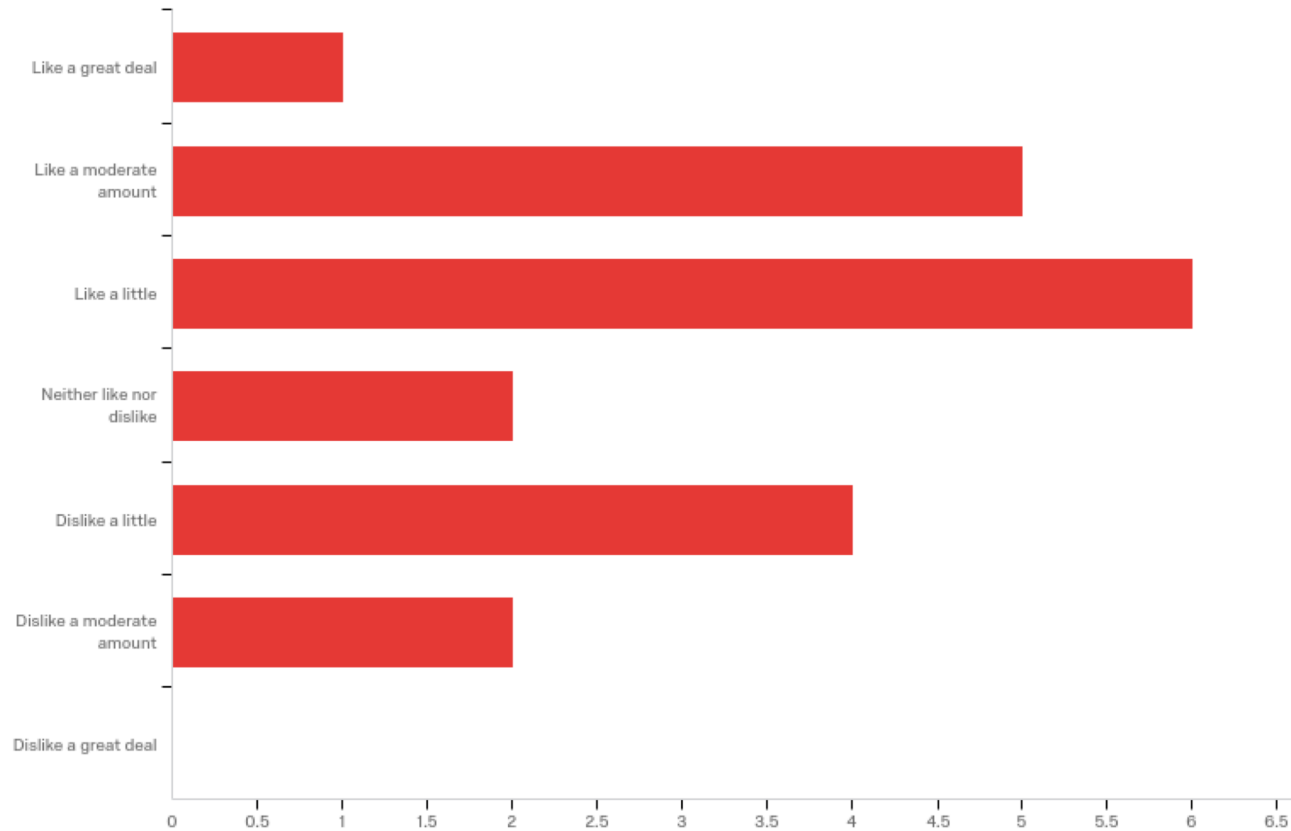
# CREATING AND PRESENTING A POSTER HELPED ME LEARN ABOUT PERSONAL FINANCE



## (CREATING A VIDEO HELPED ME LEARN ABOUT PERSONAL FINANCE



## WHAT ELSE WOULD YOU LIKE TO ADD ABOUT THE PROJECT?



## BEST PRACTICES

- Key: 2 minutes!
- The best engagement on videos that are roughly 2 minutes in length.
- The longer a video, the lower its retention,.
- Videos under 1 minute enjoy 80% viewer retention up to the 30-second mark, while videos 2-3 minutes in length still enjoy 60% retention. 5-10 minute videos still see over 50% viewer retention halfway through

## BEST PRACTICES

- Give feedback at each stage
- Help students to do the project in small bits so it it not overwhelming
- Emphasize the creation of short videos
- Engage the community (invite your other classes, your peers, administrators)



## WHY THIS WORKS: INCREASES RETENTION

- The project uses teaching techniques that the literature recommends to increase information retention such as
  - Concept Maps
  - Posters
  - Connect
  - Practice
  - Group work

## SURVEY SAYS...

- "The project was a great opportunity to show the groups creative and knowledgeable side."
- "I feel like I'm learning practical knowledge that I've been wanting to know for a while."
- "The course with the most real world applications I've taken"
- "Helped me prepare for the future"
- "I think this project offers crucial information in terms of having a healthy financial future."
- "We learned some practical tips about personal finance."

## ACKNOWLEDGMENTS:

Big Thank You to :

Misty Wood

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Lenore Martin

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Rebecca Moryl

Kim Holder

Coqui Andreani

My students in MGMT 2111 - Personal Finance

Management and Economics Department



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If I have a thousand ideas and  
only one turns out to be good, I  
am satisfied.

~ Alfred Nobel

AZ QUOTES