

Build Momentum

Building momentum is an important way for advocates to increase awareness and support in the community for financial education in high school. The more individuals and organizations show their support, the more likely policy makers will make financial education a priority. If you're thinking about how to build momentum in your school or community, it means that you have accomplished the hardest part, getting started.

Some quick tips to building momentum.

Take it one step at a time. Take small steps of your overall plan and clearly assign it to a person, breaking a big to-do list into smaller pieces can help goals seem less overwhelming and more achievable.

Keep talking about financial education. You can schedule a weekly or monthly meeting with your interest group or task force to keep the conversation going.

Make financial education a top priority. Try to add financial education to the top of the agenda in relevant school board meetings, parent-teacher conferences, and other administrative meetings.

Use reminders to reach out and follow-up. Don't let individuals forget about your cause for financial education. You can set a calendar reminder to email your policy makers or decision makers every once in a while to stay on the radar. This could include a thank you note or a holiday card. Emails are also good ways to keep in touch and keep the conversation going.

Organize short events or workshops. Organizing and facilitating a short workshop every so amount of time will always keep the topic in mind; even if it means dedicating 15 minutes one a week in another class's curriculum, keep it going!

Consistency is key. Let the topic of financial education be everywhere, reach out, speak up, share your practices and concerns consistently with all stakeholders.

When you build momentum, the acceleration and growth of the program will come organically. Of course, this requires a lot of planning and action, but there are many ways you can raise awareness and support for financial education. Below are some ideas and tools to help get the ball rolling.

Tool: Petition (example)

A petition is a collection of signatures and can offer evidence to policy makers that financial education has a large number of supporters in your community or state. You can create a petition drive in which you collect signatures from different stakeholders in education. For example, you could include students, parents, and community members. Petitions can work well in coordination with other advocacy methods. See below for example of a petition:

We, concerned _____, petition the School District _____ to require a one semester personal finance course as a graduation requirement.

Our students live in a quickly changing environment that requires individuals to bear more financial responsibility than ever before, including borrowing to pay for education and saving enough to live comfortably in retirement

Requiring a financial education course will ensure all students are leaving school with a foundation of financial knowledge that will enable them to make informed decisions and lead financially secure lives.

Name	Address	Phone Number	Signature

Resources:

- The [Community Tool Box](#) is a service of the Center for Community Health and Development at the University of Kansas, the website provides resources for community development. Within this toolbox includes resources for [conducting a petition drive](#).
- You can also send e-petitions through free online services such as the [thepetitionsite](#), [Petition Online](#), or Google docs.

Tool: Send a letter (example)

The following letter may be used to advocate for school-based financial education. The letter can be personalized with the names of the representatives you are contacting.

Date
Title of Representative
Office Address

Dear Representative,

Introduction *Who you are and how you relate to the issue*

I am a concerned / driven / determined / proactive teacher / parent / student / administrator / legislator / community member in your district / state, specifically _____ school. The purpose of this letter is to raise awareness and action relating to financial literacy in our schools.

Current State *Where we stand and what we are currently doing*

Our state received a financial literacy grade of _____, according to research. Financial education is currently not part of our high school graduation requirements at a state level. *(Share the link to research and resources that you have found)*. Currently, our school is taking *(or has taken)* the following actions to accelerate financial literacy: *(if applicable)*

- 1) *Performed baseline research on how our state stands in terms of financial literacy levels*
- 2) *Distributed a survey to gauge interest in incorporating financial education in high schools*
- 3) *Incorporating financial literacy concepts into social studies, math, English*
- 4) *Sending teachers to conferences to prepare them for the future we envision*
- 5) *Establishing a task force to scale our efforts*

Future State *Where we want to go and why it matters*

Our long-term goal is to implement policy that requires all high school students take a personal finance course (at least a semester) prior to graduation. This course would ideally be tested and adjusted for improvements as necessary.

Growing research shows that well-designed financial education programs can improve financial knowledge and confidence among students. Students who are required to take personal finance courses experience a variety of positive outcomes. Greater financial knowledge results in sound financial decision making, better borrowing habits, and—ultimately—greater access to resources such as credit. Collectively, these outcomes have a great impact on our state's economic health. States that have taken steps to require financial education courses for graduation have effectively strengthened their economies.

Call to Action *How we can get there*

This is what we propose to move forward:

1. Holding a meeting to discuss our proposal (*suggest potential dates and times*)
2. Establishing a team or task force from your office to work with us
3. Drafting/passing regulation/policy that requires a stand-alone semester or year-long financial literacy course as a graduation requirement or at the very least requiring:
 - that financial literacy concepts be incorporated into existing curriculum (within already required courses)
 - the creation of an elective course

We really appreciate your time, energy and dedication and know that working together will take our financial education effort to the next level. Thank you.

Sincerely,

NAME

Resources:

- The [Community Tool Box](#) is a service of the Center for Community Health and Development at the University of Kansas, the website provides resources for community development. Within this toolbox includes [resources for writing letters to elected officials](#).
- The [Council for Economic Education](#) provides some examples and ideas on how to [communicate the message](#) as you advocate for financial education.
- Your advocacy might be strengthened by referencing articles on financial literacy and education. Here are several articles published by GFLEC in the [Wall Street Journal](#), [Forbes](#) and [elsewhere](#).
- Check what standards currently exist in your state with the Council for Economic Education's [Survey of the States](#).



Tool: Set up a meeting

Meeting with a policy maker or decision maker is a great way to explain the importance of financial education. However, policy makers generally have a lot of demands; their time is limited, so crafting an impactful message will be important. You can also meet with one of their staff members if the policy maker is unavailable.

Prepare

1. Review the stakeholder analysis to determine whom you would like to meet with.
2. Develop a targeted message. Review the guidelines for crafting a compelling message.
3. Contact a local office to see if you can meet with the individual or someone on staff.
4. Have a clear outline of what you want them to do and have examples of what has worked in other districts or states.

Deliver

5. Introduce yourself. It is helpful for the policy maker to know you are one of their constituents and who you might represent. For example, if you represent teachers who support school-based financial education, you bring a petition signed by other teachers to help legitimize your cause.
6. Be ready for possible arguments.
7. Make a local connection. Explain the urgent need for financial education for students in your local district or state.

Follow-up

8. Leave behind some information or direct them to Fast Lane to learn more.
9. Follow up with a thank you letter or email. This is a good opportunity to reiterate some key points of your message.
10. Don't get discouraged. Policy makers can be very busy; you can keep following up, if they showed some interest, or you can meet with a staff member or aide.

Resources

- Check out the article [“How Do I Advocate for Policy Change?”](#) by [Prosperity Now](#) for an overview of how a bill becomes a law, examples of how the federal and state legislative processes work, and advocacy strategies as well as the importance of data, communication, and story-telling when advocating for policy change.



Tool: Get Media Coverage

Another effective advocacy method is getting local journalists and media outlets to cover financial education and initiatives that may be happening in the area.

1. Set media objectives and develop a messaging strategy and pitch
2. Identify target media outlets and why they would be interested
 - news stations, including radio and television
 - newspapers
 - magazines
 - associations' newsletters
3. Visit news outlet websites for contact information and previous story coverage to work into a pitch
4. Identify key media influencers and their usual story angle for mention in pitch
 - news anchors
 - journalists
 - communication managers
 - directors
5. Email or call target audience
6. Follow-up within a week if you don't initially get a response.

Resources

- Writing an op-ed with a policy maker in a local newspaper can be a great way to get the message across. Rhode Island's state treasurer created a [report](#). Students can also write articles, like this [one](#) from Hamilton.
- If you represent an interest group, you can send out a press release relating to policy developments. Here are a few examples of press releases from [GFLEC](#) and the [Council for Economic Education](#).
- Local news stations offer important coverage of topics relating to financial education, like this [coverage](#) in Omaha, Nebraska.



Tool: Conduct a Survey (example)

A survey can be used to inform decision makers of the interests and opinions of constituents or a community. It may also better inform you on the main concerns of people in your area.

Example Survey

Demographics

1. What is your gender?
 - a. Male
 - b. Female
 - c. Prefer not to disclose

2. What is your age?
 - a. 18-24
 - b. 25-39
 - c. 40-60
 - d. 60+

Awareness

3. How familiar are you with financial education?
 - a. Extremely familiar
 - b. Very familiar
 - c. Moderately familiar
 - d. Slightly familiar
 - e. Not at all familiar

4. Do you agree with the following statements?

“There is a large demand from parents and students to have financial education in the classroom.”

 - a. Strongly agree
 - b. Agree
 - c. Not sure
 - d. Disagree
 - e. Strongly disagree

“Financial education needs to be a priority in schools.”

 - a. Strongly agree
 - b. Agree
 - c. Not sure
 - d. Disagree
 - e. Strongly disagree



Influence

5. Who do you think has the most influence to get financial education implemented in your *school*?
 - a. State-level policy makers
 - b. District-level policy makers
 - c. School administration
 - d. Teachers
 - e. Parents
 - f. Students

Resources

- The National Endowment for Financial Education has created an [evaluation toolkit](#) that is free online and includes a large bank of questions that can be used to create a survey for youth and adults.
- [Qualtrics](#) offers some common sense tips to create a survey.
- Check out these three simple [questions](#) that research has used worldwide to predict financial literacy.
- There are many surveys available on financial literacy and capability that you can use. One great example is the [National Financial Capability Study](#). Use some of the questions from this survey to compare how your community does with the national average.