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## THE ONE LESS FOUNDATION

### Request for Programs/Service Form

#### Organization/Entity or Group Information

1. Name of Organization/Entity or Group: \_\_\_\_\_
2. Contact/Phone: \_\_\_\_\_
3. Address : \_\_\_\_\_
4. Website: \_\_\_\_\_
5. Type of Entity: Nonprofit (  ) Other \_\_\_\_\_
  - a. If nonprofit, please indicate 501 (c)(3) status: Yes (  ) No (  )
    - i. Religious Organization (  )
    - ii. Community Group (  )
    - iii. School (  ), please indicate whether Public (  ), Private (  ) or Charter (  )
    - iv. Other \_\_\_\_\_
6. What type of programs or services does your organization offer? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
7. Which program or service from THE ONE LESS FOUNDATION are you requesting and what is the number of participants:
  - a. Life Coaching (  )# \_\_\_\_\_
  - b. Financial Literacy (Adult) (  )# \_\_\_\_\_
  - c. Financial Literacy (Youth Ages 14 – 18) (  )# \_\_\_\_\_
  - d. Financial Literacy (Youth Ages 10 – 14) (  )# \_\_\_\_\_
  - e. Financial Literacy (Children Ages 5 – 10) (  )# \_\_\_\_\_
  - f. In-School Services
    - i. Discovery (  )# \_\_\_\_\_
    - ii. Student Financial Literacy (  )# \_\_\_\_\_
  - g. Youth Mentoring (  )# \_\_\_\_\_
  - h. Workshop (  )# \_\_\_\_\_ Specific topic/subject? \_\_\_\_\_
  - i. Additional information: \_\_\_\_\_

# THE ONE LESS FOUNDATION

## In School Services

# Discovery Program

## Curriculum Summary

The Discovery program is taught to students as a class in partnership with schools and teachers. The goal of the Discovery program is to help children learn that their opportunities in life are limitless and to understand how they can create the futures they want for themselves. The program works with students from the beginning to the end of their primary education as the Discovery program is offered to elementary, middle school and high school students in K-12<sup>th</sup> grades. The curriculum includes a self-assessment test for students to learn about their natural strengths and abilities. For students in the middle and high school programs there is an additional self-test to help them identify careers and occupations that match to their interests, strengths and abilities.

The elementary school program, named Anchor is designed to help instill in young students a positive self-worth, help them begin to discover and develop their individual talents and interests, while building a firm foundation for learning.

### **Grades: K – 5**

**Purpose:** To begin building the foundation for education, future occupations and diverse opportunities in life and helping students to learn the choices they make now affect their future.

**Goal:** To help students to see that their futures are not limited by their surroundings, situations, or defined by someone else; but is only limited by their imagination and effort.

The middle school program, called High School Orientation is designed to help students learn to think and see the world in broader terms than their current surroundings and to create independent thinkers and encourage engaged learners who begin to take personal responsibility for their futures. The middle school program focuses on explaining the Philadelphia High School system, the application process and helping students begin to think about life after high school.

### **Grades: 6 – 8**

**Purpose:** To create independent thinkers and encourage engaged learners who are able to expand the horizon for what they think their futures can be.

**Goal:** To help students begin to chart their futures by emphasizing education, exploring different education paths, and learning how they can become their own advocates for their futures

The high school program, named Higher Ed. Prep is designed to work with students to ensure they complete high school and graduate with a diploma and a plan for the future. This program also includes making sure students are aware of the process for getting into college and technical schools, including understanding financial aid options.

### **Grades: 9 – 12**

**Purpose:** To assist students in creating, organizing and understanding how to achieve the goals they have for themselves.

**Goal:** To make sure every student has a plan for graduating high school and a roadmap to guide them through the next phase in their life.

THE ONE LESS FOUNDATION  
In School Services  
**Financial Literacy & Capability**

## Curriculum Summary

The Financial Literacy & Capability program is designed to teach students beginning at an early age financial terminology, basic money management, the financial system and for older students' the responsible use of credit and debt, as well as basic investing (including understanding retirement accounts). Our curriculum centers on teaching the following principles:

- Budgeting is not just for the rich or those with money
- Savings is the start of wealth creation
- You control your money...don't let your money control you
- Everyone needs a budget
- Confidence in managing money and understanding the basics of finance

The classes we teach are interactive using a variety of materials and different types of media (and are age appropriate), and our Financial Literacy & Capability volunteers primarily have employment backgrounds in Finance, Banking and Financial Services. The financial materials are from various government agencies, financial institutions and the real world knowledge of financial professionals.

The elementary program begins with teaching students about money itself, how money is made (physically) and earned, and the history of financial systems. This program also teaches the beginnings of saving money and spending it.

The middle school program is designed to help students learn about needs and wants and how they relate to financial stability. This section covers the overview of financial markets and investing from a beginner's point of view, and teaches on a more in-depth level about the basics of banking and the differences between various types of financial instruments (i.e. cash, checks, credit cards, etc.). This program heavily emphasizes learning to control spending and learning how to budget for larger expenses and wants.

The high school program has a strong focus on incorporating the topics and skills from the middle school section and helping students translate that into real-world experience, so they are prepared to enter the adult world ready to manage their finances in a responsible manner. The section spends more time helping students learn how to create a budget, and understand interest and financial instruments such as loans (mortgages, automobile and school), and understanding why it's important to begin saving for retirement and the different vehicles they can use to save, including investing.

Our Financial Literacy program is designed to build a solid foundation of financial knowledge, give each student confidence using money, and learn how to avoid scams and unnecessary pitfalls when they become adults.