

CALIBER

**JA WORLDWIDE'S
JA DOLLARS AND \$ENSE PROGRAM
SUMMATIVE EVALUATION**

FINAL INTERIM REPORT

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JA WORLDWIDE'S *JA DOLLARS AND \$ENSE* PROGRAM SUMMATIVE EVALUATION

1. INTRODUCTION

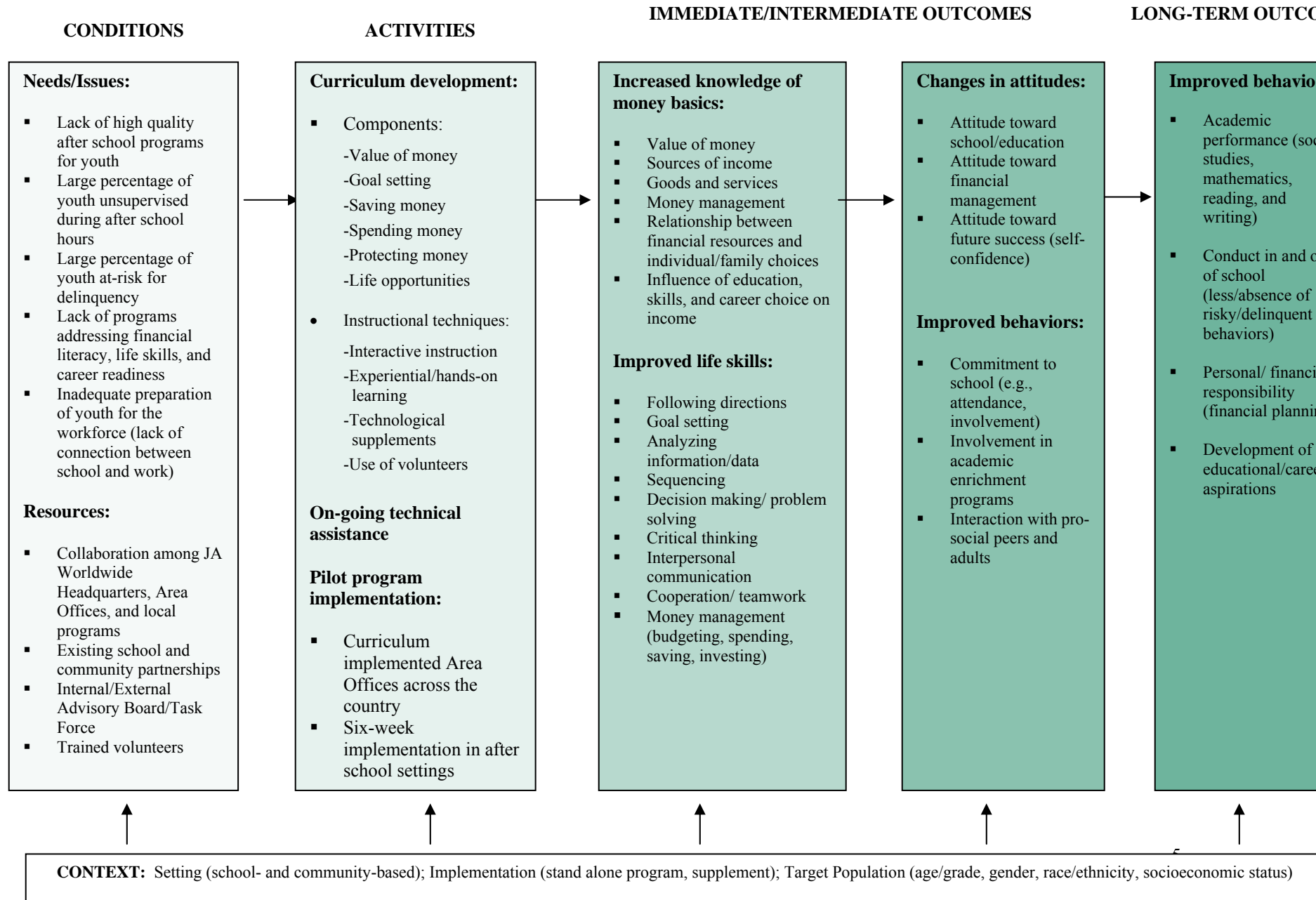
JA Worldwide's *JA Dollars and \$ense* program is an interdisciplinary program designed to meet the after-school programming needs of a diverse group of elementary grade students by providing engaging, academically enriching, and experiential economic education. Through the implementation of six core interactive sessions and extended learning opportunities, the program aims to achieve the following objectives:

- Develop and further enhance participants' understanding of money basics (teach the value of money, including earning and saving money, starting a business, becoming a good consumer, and learning the business of making money)
- Teach participants to apply these new skills to their daily lives
- Teach participants to recognize the significance of money management in making informed life decisions.

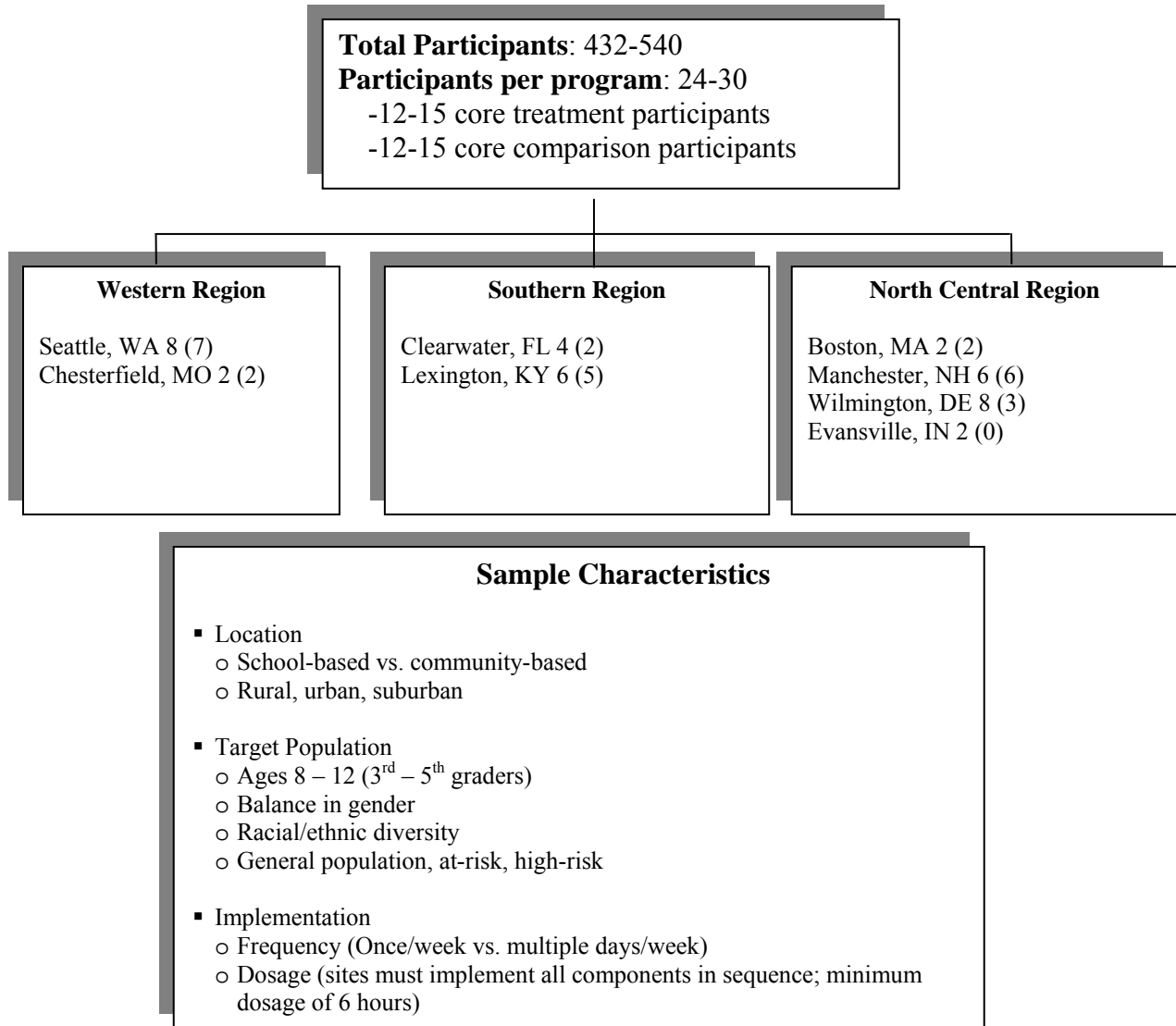
The fundamental logic underlying the *JA Dollars and \$ense* program is shown in Exhibit 1.

In 2004, JA Worldwide contracted with Caliber, an ICF International Company to conduct a formative evaluation of the *JA Dollars and \$ense* pilot program. Based on the results of the formative evaluation, the *JA Dollars and \$ense* program was revised. In 2005, JA Worldwide contracted with Caliber, this time to conduct a summative evaluation of the *JA Dollars and \$ense* program. Prior to undertaking the design of the summative evaluation, members of the Caliber evaluation team met with representatives from JA Worldwide and the task force for this pilot program to present preliminary ideas for the evaluation and discuss potential challenges or barriers to successful implementation. During this meeting, Caliber presented the recommended sampling plan to the task force. The sampling plan was intended to assist area offices in identifying after-school sites to implement the pilot program. Specific criteria for selecting the sites were discussed. Additionally, the roles and responsibilities of the Caliber evaluation team, JA Worldwide, and the area offices were reviewed and a timeline of evaluation activities presented. Based on the results of the meeting, Caliber made revisions to evaluation activities presented and to the sampling plan (see Exhibit 2), and finalized the summative evaluation design.

Exhibit 1 JA Dollars and Sense Program Logic Model



**EXHIBIT 2:
SAMPLING PLAN FOR JA DOLLARS AND \$ENSE SUMMATIVE EVALUATION¹**



¹ A total of 38 programs (19 in the treatment group and 19 in the comparison group) elected to participate in the *JA Dollars and Sense* summative evaluation. Out of 38 programs, 11 dropped out of the evaluation. Of the remaining 27 programs, 15 were in the treatment group and 12 were in the comparison group. The numbers in parentheses represent the actual number of programs implemented by each area office during the course of the summative evaluation.

2. EVALUATION METHODOLOGY

The summative evaluation of JA Worldwide’s *JA Dollars and Sense* program was designed to answer the following questions:

- How does participation in *JA Dollars and Sense* influence participant knowledge, attitudes, skills, and behavior?
- How does variation in program implementation influence immediate and intermediate student outcomes?

Information from participants was gathered primarily through surveys and focus groups. Program instructors and area office staff provided information through a descriptive survey of the program, structured interviews, and completion of Session Information Forms. To gather direct knowledge of program implementation, Caliber staff also conducted independent observations of a sample of sessions. This section contains a description of the data collection protocols, including the program implementation form, participant surveys, session information forms, parent surveys, and site visit protocols (interview and focus group guides and observation checklists) used to facilitate the site visits conducted by Caliber staff.

2.1 Program Implementation Form

Each after-school program planning to implement the *JA Dollars and Sense* program and the corresponding comparison after-school program was asked to fill out a program information form. This form allowed for a description of the program’s geographic location, setting type (community- or school-based), and experience implementing after-school and Junior Achievement programs. The form also had space to indicate the instructor’s experience working with youth and JA Worldwide programs. Of the 38 programs that elected to participate in the summative evaluation, 31 programs submitted program information forms.

2.2 Participant Surveys

Paper-and-pencil participant surveys were developed to assess knowledge, attitude, and behavioral outcomes for the *JA Dollars and Sense* program. Treatment participants completed a pre-survey before program implementation, a short post-survey after each program session, a final post-survey after program implementation, and will complete a follow-on survey at 1 month and 3 months following program completion. Comparison students completed identical surveys at the same time as the treatment participants they were matched with.

The pre-survey and final post-survey were designed to gather student demographics, an assessment of participant knowledge about *JA Dollars and Sense* program topics, and an assessment of attitudinal and behavioral outcomes from participation in the program. The pre-survey consisted of four demographic questions, 26 multiple-choice questions assessing the learning objectives for program Sessions One through Six, and nine questions assessing attitudes and behaviors toward education, appreciation for personal strengths/abilities, value of personal effort in goal attainment/quality of life, and peer relations. The post-survey for the treatment participants also included five questions designed to assess participant perception of program impact.

Session post-surveys were completed after participation in Sessions One through Five. Each consisted of a 4 to 6 questions assessing immediate knowledge gain focused on the learning objectives for each individual session. Follow-on surveys were identical to the pre/post survey and will be administered to assess long-term retention of knowledge and attitude/behavior changes. This interim report does not include follow-on analysis and results.

Evaluation data has been received from 27 programs. Programs were required to submit at least a pre and post survey to be included in the analysis. Seventeen programs met this criteria (Exhibit). Actual sample sizes for each analysis are presented in the Evaluation Results Section (Section 3) of the report.

EXHIBIT 3: PARTICIPANT SURVEY DATA RECEIVED							
	Pre-survey	Session 1 post-survey	Session 2 post-survey	Session 3 post-survey	Session 4 post-survey	Session 5 post-survey	Final Post-survey
# of Treatment programs to submit data	11	12	12	12	10	10	9
# of Comparison programs to submit data	8	7	7	7	7	7	8
Total #of programs that submitted data	19	19	19	19	17	17	17
# of Treatment programs that did not submit data	4	3	3	3	5	5	6
# of Comparison programs that did not submit data	4	5	5	5	5	5	4
Total #of programs that did not submit data	8	8	8	8	10	10	10

2.3 Session Information Forms

Each program instructor was asked to complete a Session Information Form for each session taught. The Session Information Form focused on the following:

- Extent to which activities were implemented as designed in the curriculum
- Program instructor perspectives on what worked and how activities could be improved
- Program instructor satisfaction and observation of student engagement
- Time commitment required to implement each session.

The Session Information Form was the primary method by which program instructors submitted written reactions to each session and the primary indicator of activities implemented for each session within each program (program dosage). Overall, 7 programs submitted Session Information Forms for all six sessions.

2.4 Parent Surveys

Parents of both treatment and comparison students were asked to complete parent surveys. These surveys asked parents to assess their child's current attitudes and behaviors and indicate if the child's attitudes and behaviors changed within the previous 8 weeks (the timeframe for the duration of the *JA Dollars and Sense* program). Attitudes and behaviors assessed include:

- The child's understanding of topics addressed in the *JA Dollars and Sense* program (e.g. money management, needs vs. wants)
- The child's achievements in and attitudes toward education/school
- The child's attitudes about their personal strengths and abilities
- The child's peer relations
- The child's attitude toward the future and their personal effort in working towards the future

The parent survey also requires parents to assess their child's academic performance and any changes in academic performance, and provide their satisfaction with the program (treatment group). Overall, 36 parent surveys were submitted; 26 from parents of treatment students and 10 from parents of comparison students.

2.5 Site Visits

A key component of the summative evaluation design included site visits to operating *JA Dollars & Sense* programs to conduct on-site observations, interviews with program instructors and staff, and focus groups with participants. The purpose of these site visits was to speak directly with all associated persons about program implementation experiences and participant knowledge gains as a result of participation in the *JA Dollars & Sense* program. In addition, site visits serve to provide context for analyzing the survey data. In total, site visits were conducted across four states and with seven *JA Dollars and Sense* programs. Seven participant focus groups were conducted with a total of 35 treatment participants in the 3rd through 6th grades. The primary purpose of the focus groups was to get a better understanding of participants' perspectives of the program, what they learned, what they felt they already knew, and how they are using what they learned in other areas of their life using a seven question focus group guide that allowed for probing as necessary. Instructor interviews were conducted with five *JA Dollars & Sense* instructors, and the evaluation team observed a single session of each program visited, including Sessions 1, 4, 5, and 6. Interview guides were developed to gather information from *JA Dollars & Sense* program instructors, volunteers, and after school program staff. Each interview included both closed- and open-ended questions that assessed both implementation and perceived benefits of the program for students, instructors/volunteers, and the after school program as a whole.

3. EVALUATION RESULTS

This section presents the preliminary results of the summative evaluation for the *JA Dollars and Sense* program. As there were a large number of programs that dropped out or provided incomplete data, the evaluation will be extended to include additional sites and increase the overall sample size, therefore this is a preliminary or interim look at the effects of the program on students. First the demographics for programs and participants are presented, followed by knowledge related outcomes, and finally attitudinal and behavioral outcomes.

3.1 Demographics

A description of the programs that submitted program information forms is presented first, followed by a description of the youth participants in Grades 3 through 5 who submitted both a pre-survey and a final post-survey.

Programs

Program information forms were submitted for 17 treatment programs and 13 comparison programs. Treatment programs are described first followed by comparison programs. The majority of *JA Dollars and Sense* (treatment) after-school programs were set in an urban environment (71%), followed by suburban (24% treatment) with only one program indicating a rural location. The majority (59%) of programs operated in a community-based setting with the remaining programs operating in a school-based setting. All programs operate during the after-school hours (100%) and most conduct sessions once a week (63%). Many of the programs that implemented the *JA Dollars and Sense* pilot program reported prior experience implementing other JA programs (60% treatment), however the majority did not have experience specifically with JA After-school programs (88% treatment). Program instructors all had training in working with youth and with after-school programs with a majority also being trained specifically in JA Worldwide programs (63% treatment). The majority of instructors were paid staff members (88%) with one unpaid staff member (6%) and one business volunteer (6%). A little less than half of treatment programs had corresponding comparison students at a separate location (43%) with the rest (57%) having comparison students from the same after-school program (e.g. Boys and Girls Club, YMCA).

The majority of matched comparison programs (students from other after-school programs who were matched up with students taking *JA Dollars and Sense*) were set in an urban environment (67%), followed by suburban (33%) with only no comparison programs indicating a rural location. The majority (54%) of comparison programs operated in a community-based setting with the remaining programs operating in a school-based setting. Half of the comparison after-school programs had prior experience implementing other JA programs, however the majority did not have experience specifically with JA After-school programs (84%). Program instructors all had training in working with youth and with after-school programs with a majority also having training experience specifically in JA Worldwide programs (58%).

Youth

The following demographics are presented for the population of study participants (both treatment and comparison) attending grades three, four, or five who submitted both a pre-survey and a final post-survey. While 204 total study participants submitted a pre-survey, only 176

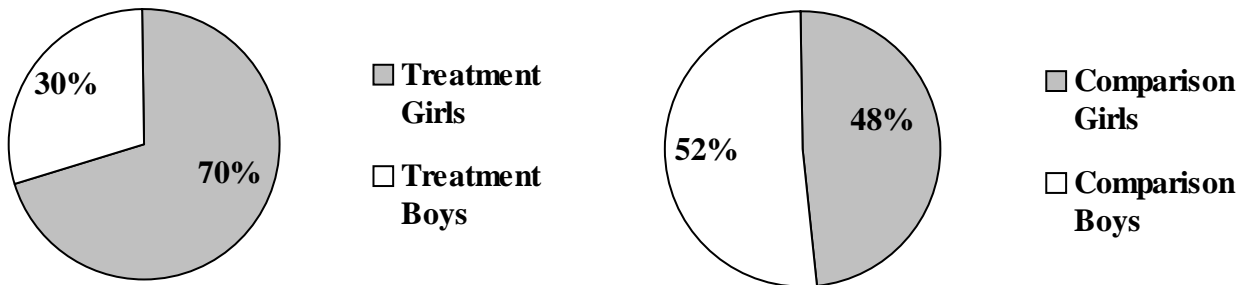
study participants met the grade criteria and 126 study participants submitted a final post-survey as well. Of these 126 study participants, 74 received the *JA Dollars and Sense* program (treatment), while 51 did not receive the *JA Dollars and Sense* program (comparison.) This population of 126 study participants is the primary population on which most analyses are conducted. This section includes a description of participants’ age, sex, race, and grade in school as reported on the pre-survey. Results are reported separately for treatment and comparison participants.

Age. As shown in Exhibit 3, the majority of both treatment (75%) and comparison (96%) participants were between the ages of 8 and 10.

EXHIBIT 4: PARTICIPANT AGE		
Age in years	Number of Treatment Participants	Number of Comparison Participants
8	19 (26%)	17 (34%)
9	33 (45%)	14 (28%)
10	18 (24%)	17 (34%)
11	3 (4%)	1 (2%)
12	1 (1%)	1 (2%)
Total	n=74	n = 50

Sex. For the treatment group, 66 percent of participants were girls and only 34 percent were boys (Exhibit 4). However, for the comparison group, slightly less than half (49%) of the participants were girls, while 51 percent were boys (Exhibit 5).

EXHIBIT 5: PARTICIPANT SEX



Race. The majority of treatment participants indicated their ethnicity as White (47%), Black/African American (27%), or Latino (16%) with few participants indicating Native American/Alaska Native (4%) (Exhibit 6). The racial demographics were similar for comparison participants, with the majority of participants indicating their ethnicity as White (58%), Black/African American (24%), or Latino (6%). A few comparison participants indicated that they are Asian American/Pacific Islander (2%) or Native American/Alaska Native (2%) (Exhibit 7). Of those that indicated other, many noted that they are of mixed decent.

EXHIBIT 6: RACIAL BACKGROUND OF TREATMENT PARTICIPANTS
(N=108)

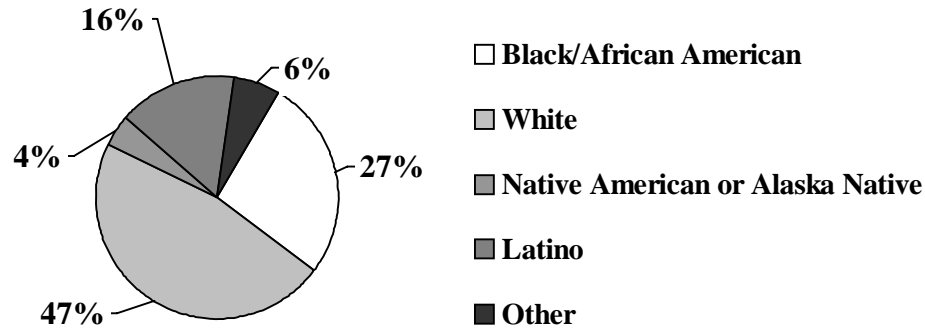
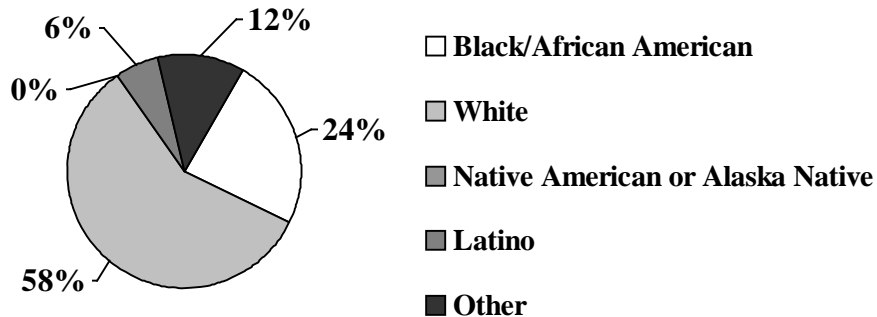


EXHIBIT 7: RACIAL BACKGROUND OF COMPARISON PARTICIPANTS
(N=66)



Grade. Comparison participants were fairly evenly divided among grade three (41%), grade four (31%), and grade five (28%) (Exhibit 8), while more treatment participants were in grade four (49%) than grade three (37%) or grade five (15%)

EXHIBIT 8: PARTICIPANT GRADE		
School Grade	Number of Treatment Participants	Number of Comparison Participants
3	27 (37%)	21 (41%)
4	36 (49%)	16 (31%)
5	11 (15%)	14 (28%)
Total	n=74	n=51

3.2 Knowledge Outcomes

This section presents the evaluation results for knowledge outcomes. Overall knowledge change is presented first followed by session specific knowledge outcomes. Finally, the learning impact for diverse groups of students is presented.

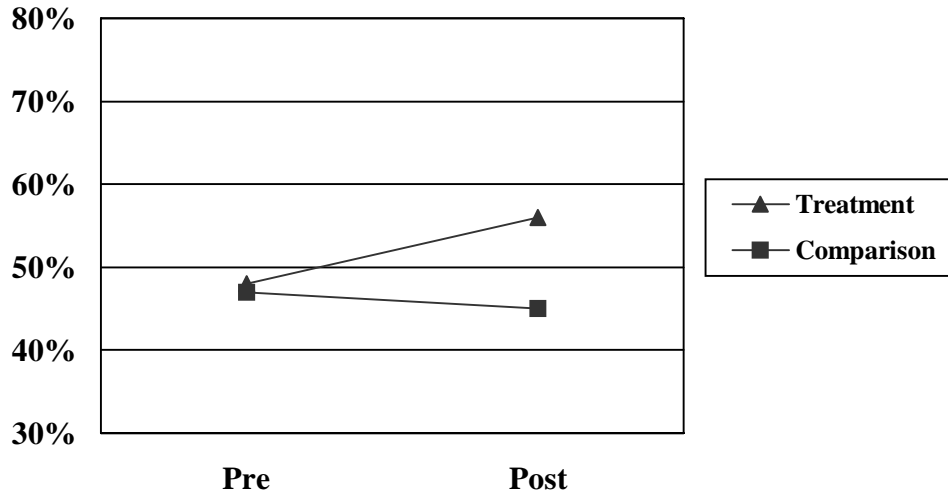
Overall Knowledge Change

Results are based on data obtained from the target population of participants in grades three through five who completed a pre-survey and a final post-survey. There were 125 participants who completed the pre-survey as well as the final post-survey. Of these, 74 were treatment student and 51 were comparison students. The post-survey score was compared with a pre-survey score to indicate the extent to which participants demonstrated change in overall knowledge from the start to the end of the program.

Treatment and comparison participants had similar knowledge scores on the pre-survey (48% and 47% respectively). This demonstrates that the groups were similar at the start of the program and increased the extent to which any differences can be attributed to the presence or absence of the program). Knowledge scores increased significantly to 56% for treatment students and stayed relatively the same for comparison students as indicated by a repeated measures ANOVA interaction effect, $F(1, 123) = 15.867, p < .001$, with a medium effect size ($\eta_p^2 = .114$) (Exhibit 9). This indicates that participants in the *JA Dollars and Sense* program learn

more about the topics presented in the curriculum than comparison students over the same period.

EXHIBIT9: OVERALL KNOWLEDGE CHANGE



Free Recall. Participant knowledge was also assessed through free recall questions asked of treatment participants (n =35) during focus groups. When asked about what they had learned from participating in the *JA Dollars and Sense* program, students responded that they learned about broad concepts like, “*I learned about money,*” or “*I learned about making a business.*” They also reported gaining knowledge about more specific topics surrounding economics and entrepreneurship such as “*deposit and withdrawal,*” and “*how to treat customers and employees – how to treat people.*” Finally, some participants learned practical skills that could be applied more broadly, for example, “*what to do when things go wrong,*” and “*how to solve problems.*” The following quotes demonstrate additional evidence of knowledge gains as reported by focus group participants:

- “*We are learning how to earn money.*”
- “*We learned how to make deposits and how to handle money.*”
- “*(We learned about) different job opportunities.*”
- “*(We learned) how to save money.*”
- “*(We learned) lots of new vocabulary.*”
- “*I learned how to think up a business.*”

A few students demonstrated that although they were beginning to grasp some of the concepts, they had trouble articulating their thoughts about what they learned. This is understandable

considering the age range of participants and that for many of them this is their first exposure to the concepts encompassed in the *JA Dollars & Sense* curriculum.

Instructor Impressions. Collectively, instructors saw the benefit of the program and highlighted some areas in which they felt participants were learning as a result of the program. They stated that their students were learning how to manage money, learning new vocabulary, learning new information from the take-home fliers, and were more motivated to learn as a result of participating in the program. One instructor commented that *“The kids have a better understanding of things they have done before, for example, realizing that the lemonade stand they created used business concepts.”* Although in general, instructors had little contact with parents, one instructor mentioned that a few parents had expressed their approval of the program based on some of the materials their child had brought home.

The most common aspect cited by instructors for which activity/aspect helped children learn most was that the material related to the students’ lives. Instructors also thought that the games were “kid friendly” and motivated students to learn. Although most instructors were able to cite benefits of the program, three of the five instructors interviewed reported they had not observed any changes in students participating in the program, either because it was too early to tell, or they did not have much contact with the children outside of the after school setting. Finally, many of the instructors reported adapting or reinforcing the curriculum to aid the understanding of the younger participants.

Knowledge Change for Session Specific Learning Objectives

This section presents session specific knowledge change over time for the topics discussed within each session. All results are based on data obtained from the target population of participants in grades 3 through 5 who completed a pre-survey, a post-survey for the specific session, and a final post-survey using Repeated Measures ANOVAs. This allows capture of immediate knowledge gain after each session and an understanding of how that knowledge is retained through the end of the program. Demographics for the specific participants included in each analysis and information about each session including session structure, and instructor impressions of the session are presented first in order to provide context in interpretation and then knowledge change as a result of attending the session is discussed.

Session One

A description of the participant demographics is presented, followed by information regarding the session structure as provided by the instructor, and lastly the results of the knowledge survey for topics discussed in Session One.

Demographics. There were 105 participants who completed a pre-survey, a Session One post-survey, and a final post-survey. Of these participants, 71 were treatment participants and 34 were comparison participants. Each participant indicated his or her age, sex, race, and grade in school on the pre-survey. The majority of treatment participants for whom pre-survey, Session One post-survey, and final post-survey data were submitted were between the ages of 8 and 10 (96%), (n=71). Similar results were found for comparison participants, with 94 percent between the ages of 8 and 10 (n=34). More treatment participants were in grade 4 (48%) than grade 3 (37%) or grade 5 (16%) (n=71). Comparison participants were more evenly distributed between grades 3 (32%), 4 (35%), and 5 (32%) (n=34). Many of the treatment participants were female (68%), while only 32 percent were male (n=71). For comparison participants, a little over half of participants were boys (56%) while a minority of participants were girls (44%) (n=34). Treatment participants (n=70) indicated their ethnicity as White (47%), Black/African American (29%), or Latino (17%) with few participants indicating Native American/Alaska Native (4%). Comparison participants (n=34) indicated their ethnicity as White (50%), Black/African-American (32%), or Latino (3%). Of the 3 percent of treatment participants and 15 percent of comparison participants who indicated 'Other', most responded that they were of mixed descent. While the demographics for treatment and comparison participants differ slightly, there is no expectation that they influence outcomes.

Session Structure. Eight programs submitted Session Information Forms for Session One. Program instructors indicated that Session One took an average of 57 minutes to complete, with the shortest session taking 30 minutes and the longest lasting 75 minutes. Approximately 63 percent of program instructors indicated they were able to implement the program within the recommended period of 60 minutes. There was an average of 11 participants per program, with 86 percent of programs reporting between 7 and 23 participants. All instructors (100%) reported that they reviewed the materials and learning objectives prior to starting the session, spending an average of 38 minutes preparing. The majority of instructors (75%) limited the time devoted to lecture to less than 10 minutes.

The activities for Session One included playing the *Bucks in The Bank: Follow Your Money* activity using the *Take-home flyer # 1*, playing the *Community Game*, conducting a *Learning Check*, conducting a *Summary and Review* with the participants, and implementing optional *Extended Learning Opportunities One, Two and Three*. Exhibit 10 indicates the percentage of programs that implemented each activity as designed. All activities were implemented by most programs with the *Community Game* and the *Learning Check* being implemented by all programs. Each of the three *Extended Learning Opportunities* was implemented by approximately one third of the programs.

EXHIBIT 10: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION ONE ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=8)
<i>Bucks in the Bank: Follow your Money activity using Take Home Flyer #1</i>	75 %
<i>Community Game</i>	100 %
<i>Learning Check</i>	100%
<i>Summary and Review of Session</i>	86 %
<i>Extended Learning Opportunity One (Optional)</i>	38%
<i>Extended Learning Opportunity Two (Optional)</i>	38%
<i>Extended Learning Opportunity Three (Optional)</i>	29%

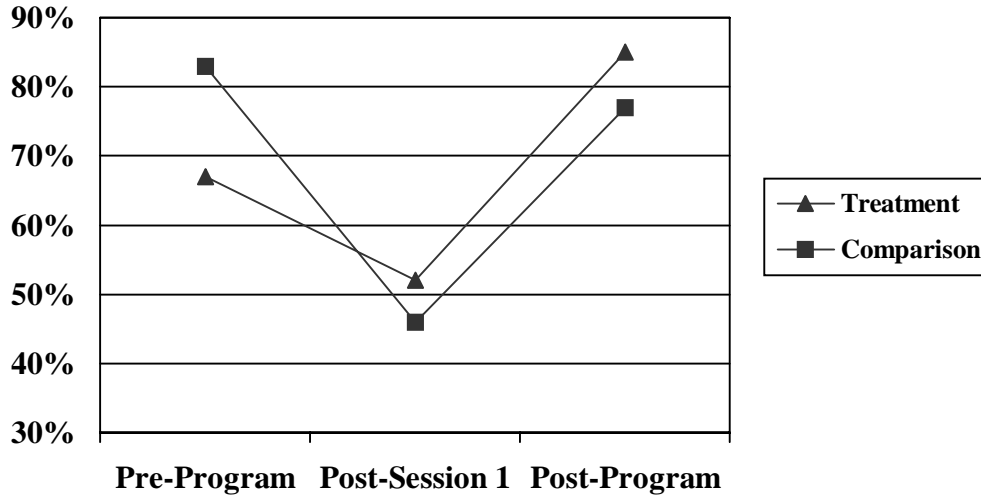
Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Form allowed instructors to report their overall impressions of how well the session went. Approximately 88 percent (7 programs) indicated they were satisfied or very satisfied with the material while 12 percent (1 program) indicated that they were unsatisfied. All (100%) instructors rated the participants as mostly engaged (50%) or very engaged (50%). Approximately 63 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 63 percent of instructors enjoyed the session (37% were neutral) and 75 percent indicated they would use this session again (25% indicated maybe) with no instructors indicating that they would definitely not use the session again.

Instructors were also asked to state the activity that helped students learn most during the session. All instructors stated that the Community Game was most helpful because it was hands-on and students enjoyed it. When asked to describe what was least helpful in achieving the learning objectives for session one, one instructor stated that the Take Home Flyer #1 was least helpful. Other responses were related to poor class control and management- three instructors stated that students kept leaving the classroom and disrupting the session.

Participant Knowledge. Topics discussed during Session One included identifying the role of money in everyday life and explaining the benefits of a personal bank account. Treatment participants (n=71) received an average score of 67 percent on the Session One questions of the pre-survey while comparison participants (n=34) received an average score of

83 percent. Scores significantly changed over time, $F(2,102) = 13.2, p < .001$ with a medium effect size ($\eta_p^2 = .206$), such that both treatment and comparison students had decreases in scores for the Session One Post survey (52% and 46%), however treatment students increased their scores on the final post survey (85%) and comparison students' scores stayed relatively the same from pre-survey to final post-survey (77%) (Exhibit 11).²

EXHIBIT 11: KNOWLEDGE CHANGE OVER TIME FOR SESSION 1 TOPICS



Session Two

A description of the participant demographics is presented, followed by information regarding the session structure as provided by the instructor, and lastly the results of the knowledge survey for topics discussed in Session Two.

Demographics. There were 113 participants who completed a pre-survey, a Session Two post-survey, and a final post-survey. Of these participants, 69 were treatment participants and 44 were comparison participants. Each participant indicated his or her age, sex, race, and grade in school on the pre-survey. The majority of treatment participants for whom pre-survey, Session Two post-survey, and final post-survey data were submitted were between the ages of 8 and 10 (96%), (n=69). Similar results were found for comparison participants, with 95 percent

² A significant finding with a weak effect size indicates that the sample size was large enough to detect small differences from pre- to post-testing. While the change in scores for this population was very small, it most likely did not occur by chance. The indicator of effect size given ($\eta_p^2 = .206$) shows that 20% of the variance is accounted for. An effect size of .3 or greater is considered strong, .10–.29 is considered medium, and .04–.09 is considered weak. This holds true for all results in this report with a significant effect size

between the ages of 8 and 10 (n=43). More treatment participants were in grade 4 (48%) than grade 3 (38%) or grade 5 (15%) (n=69). Comparison participants were more evenly distributed between grades 3 (36%), 4 (32%), and 5 (32%) (n=44). Many of the treatment participants were female (67%), while only 33 percent were male (n=69). For comparison participants there were equal numbers of boys (50%) and girls (50%) (n=44). Treatment participants (n=68) indicated their ethnicity as White (47%), Black/African American (28%), or Latino (16%) with few participants indicating Native American/Alaska Native (4%). Comparison participants (n=44) indicated their ethnicity as White (52%), Black/African American (27%), or Latino (7%). Of the 4 percent of treatment participants and 14 percent of comparison participants who indicated ‘Other,’ most responded that they were of mixed descent.

Session Structure. Eight programs submitted Session Information Forms for Session Two. Program instructors indicated that Session Two took an average of 49 minutes to complete, with the shortest session taking 30 minutes and the longest lasting 60 minutes. Approximately 63 percent of program instructors indicated they implemented the program within the recommended period. There was an average of 10 participants per program with 75 percent of programs having between 7 and 20 participants. All instructors (100%) reviewed the materials and learning objectives prior to starting the session, spending an average of 29 minutes preparing. The majority of instructors (86%) limited the time devoted to lecture to less than 10 minutes.

The activities for Session Two included a discussion on *Methods for Earning/receiving Money*, playing the *Search-and-Find Game*, working on the *Take-home Flyer #2* activity, playing round two of the *Community Game*, conducting a *Learning Check* and conducting a *Summary and Review* with the participants. Exhibit 12 indicates the percentage of programs that implemented each activity as designed. All eight instructors implemented at least four of the activities as designed. Only one program reported not implementing two of the activities - *Methods for Earning/receiving Money* and *Summary* and the *Summary and Review*. All optional *Extended Learning Opportunities* for Session Two were implemented by at least one program with *Extended Learning Opportunity One* implemented the most (50%).

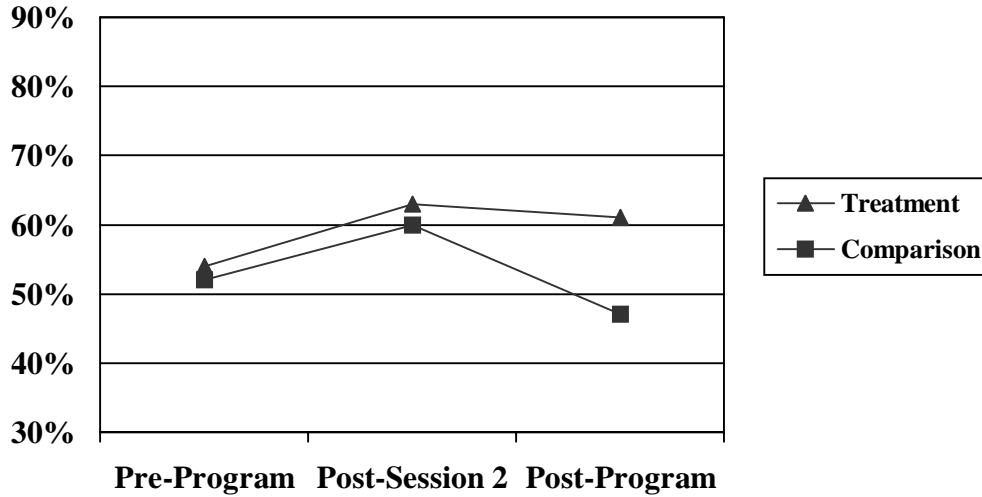
EXHIBIT 12: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION TWO ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=8)

<i>Methods for Earning/receiving Money</i>	86%
<i>Search-and-Find Working Kids Game</i>	100 %
<i>Take-home Flyer #2 Activity</i>	100 %
<i>Round Two of Community Game</i>	100 %
<i>Learning Check</i>	100%
<i>Summary and Review of Session</i>	86 %
<i>Extended Learning Opportunity One (Optional)</i>	50 %
<i>Extended Learning Opportunity Two (Optional)</i>	14 %
<i>Extended Learning Opportunity Three (Optional)</i>	25 %

Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Forms allowed instructors to report their overall impressions of how well the session went. All eight instructors (8 programs) indicated they were satisfied or very satisfied with the curriculum materials and rated the participants as mostly engaged (50%) or very engaged (50%). Approximately 75 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 63 percent of instructors enjoyed the session (37% were neutral) and 75 percent indicated they would use this session again (25% indicated maybe). Thirty eight percent of instructors stated that the *Community Game* and *Search-and-Find Game* helped students learn most. One instructor stated that students seemed more interested in playing the games and did not pay much attention to other class activities such as the discussion on *Earning Money*. Similarly, disruptive student behavior during the session was reported by two instructors as being least helpful in achieving learning objectives for this session.

Participant Knowledge. Topics discussed during Session Two included the characteristics of a person with a positive work ethic, the difference between a job and self-employment, and the ways students can earn money through jobs or a small business. Treatment (55%, n=69) and comparison (52%, n=44) participants had similar average scores for the Session Two questions of the pre-survey. Scores significantly changed over time, $F(2,110) = 3.11$, $p < .05$ with a weak effect size ($\eta_p^2 = .054$), such that both treatment and comparison students increased their scores immediately after the session on the Session Two Post survey (63% and 60%), and then their scores decreased over time to 61% (treatment) and 47% (comparison) on the final post-survey (Exhibit 13).

EXHIBIT 13: KNOWLEDGE CHANGE OVER TIME FOR SESSION TWO TOPICS



Session Three

A description of the participant demographics is presented, followed by information regarding the session structure as provided by the instructor, and lastly the results of the knowledge survey for topics discussed in Session Three.

Demographics. There were 110 participants who completed a pre-survey, a Session Three post-survey, and a final post-survey. Of these participants, 67 were treatment participants and 43 were comparison participants. Each participant indicated his or her age, sex, race, and grade in school on the pre-survey. The majority of treatment participants for whom pre-survey, Session Three post-survey, and final post-survey data were submitted were between the ages of 8 and 10 (97%), (n=67). Similar results were found for comparison participants, with 95 percent between the ages of 8 and 10 (n=42). More treatment participants were in grade 4 (49%) than grade 3 (37%) or grade 5 (13%) (n=67). However, more comparison participants were in grades 3 (42%) than grade 4 (28%) or grade 5 (30%) (n=43). Many of the treatment participants were female (67%), while only 33 percent were male (n=67). For comparison participants there were approximately equal numbers of boys (51%) and girls (49%) (n=43). Treatment participants (n=66) indicated their ethnicity as White (47%), Black/African American (26%), or Latino (17%) with few participants indicating Native American/Alaska Native (5%). Comparison participants (n=43) indicated their ethnicity as White (54%), Black/African American (28%), or Latino (7%). Of the 6 percent of treatment participants and 12 percent of comparison participants who indicated ‘Other’, most responded that they were of mixed descent.

Session Structure. Nine programs submitted Session Information Forms for Session Three. Program instructors indicated that Session Three took an average of 52 minutes to complete, with the shortest session taking 30 minutes and the longest lasting 60 minutes. Approximately 67 percent of program instructors indicated they implemented the program within

the recommended period (60 minutes). There was an average of 10 participants per program, with 75 percent of programs having between 7 and 19 participants. All instructors (100%) reviewed the materials and learning objectives prior to starting the session, spending approximately 24 minutes preparing. The majority of instructors (89%) limited the time devoted to lecture to less than 10 minutes.

The activities for Session Three included a discussion on *Training and Skills* necessary for different types of jobs, implementing the *About Me* activity using *Take-home Flyer #3*, *Discussion on types of jobs and businesses students could start using Take-home flyer #3*, implementing the *Market Research* activity using *the Community Game Board*, playing round three of the *Community Game*, conducting a *Learning check* and conducting a *Summary and Review* with the participants. All programs implemented at least three of the activities as designed (See Exhibit 14). The *Market Research activity using Community Game Board* was implemented the least (67%). The instructors who did not implement it reported that they were unclear on how to relate the *Community Game* to this activity and required more instructions or examples. All optional *Extended Learning Opportunities* for Session Three were implemented by at least one program with *Extended Learning Opportunity One* implemented the most (22%).

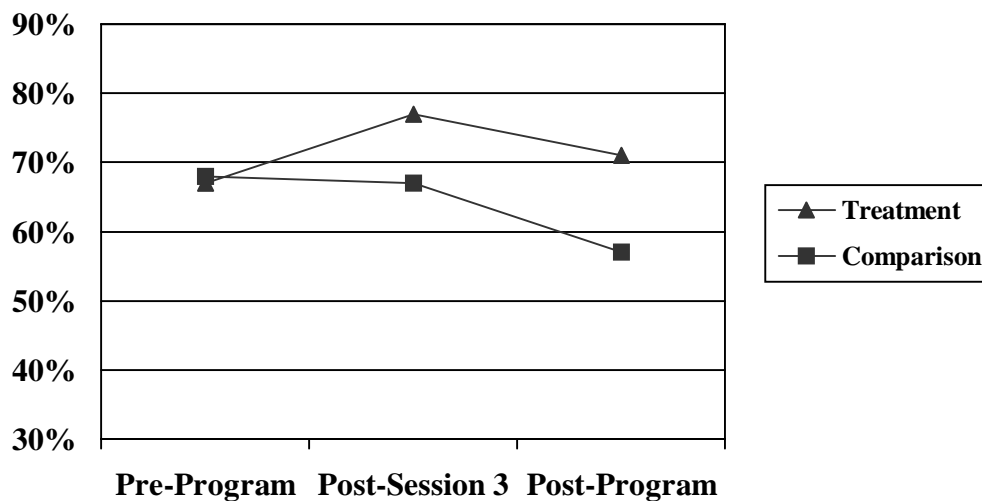
EXHIBIT 14: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION THREE ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=9)
<i>Discussion on Training and Skills necessary for different types of jobs</i>	100%
<i>About Me Activity using Take-home Flyer #3</i>	100 %
<i>Discussion on types of jobs and businesses students could start using Take home flyer #3</i>	100%
<i>Market Research activity using Community Game Board</i>	67%
<i>Round Three of the Community Game</i>	78 %
<i>Learning Check</i>	78%
<i>Summary and Review of Session</i>	89 %
<i>Extended Learning Opportunity One (Optional)</i>	22 %
<i>Extended Learning Opportunity Two (Optional)</i>	11 %
<i>Extended Learning Opportunity Three (Optional)</i>	11 %

Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Form allowed instructors to report their overall impressions of how well the session went. All instructors (9 programs) indicated that they were satisfied or very satisfied with the curriculum materials. All (100%) of instructors rated the participants as mostly engaged (63%) or very engaged (37%) in the session. Approximately 67 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 67 percent of instructors enjoyed the session (22% were neutral, 11% felt it was tedious) and 67 percent indicated they would use this session again (33% indicated maybe). The activities that were reported as helping students learn most were the games (11%) as well as having students work in groups to identify their skills and businesses that they could start (11%). The *Take-home flyers* and the *Did You Know Facts* were reported by 22% of the instructors as not being helpful in achieving the learning objectives.

Participant Knowledge. Topics discussed during Session Three included matching personal skills with jobs and self-employment, conducting market research, and identifying ways

to spend, save, and share personal income. Treatment and comparison participants with a pre-survey, a Session Three post-survey, and a final post-survey had similar average scores of 67 percent (treatment, n=67) and 68% (comparison, n=43) on the Session Three questions of the pre-survey. Knowledge scores changed significantly over time, $F(2,107)=5.36$, $p<.01$, with a week effect size ($\eta_p^2=.09$), such that after participating in Session Three, treatment participants increased their scores to 77 percent while comparison participant scores remained relatively the same at 67 percent. At the end of the program, treatment participant scores dropped to 71% and comparison scores dropped to 57% (Exhibit 15).

EXHIBIT 15: KNOWLEDGE CHANGE OVER TIME FOR SESSION THREE TOPICS



Session Four

A description of the participant demographics is presented, followed by information regarding the session structure as provided by the instructor, and lastly the results of the knowledge survey for topics discussed in Session Four.

Demographics. There were 105 participants who completed a pre-survey, a Session Four post-survey, and a final post-survey. Of these participants, 63 were treatment participants and 42 were comparison participants. Each participant indicated his or her age, sex, race, and grade in school on the pre-survey. The majority of treatment participants for whom pre-survey, Session Four post-survey, and final post-survey data were submitted were between the ages of 8 and 10 (95%), (n=63). Similar results were found for comparison participants, with 95 percent between the ages of 8 and 10 (n=41). More treatment participants were in grade 4 (46%) than grade 3 (40%) or grade 5 (14%) (n=63). However, more comparison participants were in grades 3 (41%) than grade 4 (29%) or grade 5 (31%) (n=42). Many of the treatment participants were

female (68%), while only 32 percent were male (n=63). For comparison participants there were equal numbers of boys (50%) and girls (50%) (n=42). Treatment participants (n=62) indicated their ethnicity as White (47%), Black/African American (27%), or Latino (16%) with few participants indicating Native American/Alaska Native (3%). Comparison participants (n=42) indicated their ethnicity as White (52%), Black/African American (29%), or Latino (7%). Of the 7 percent of treatment participants and 12 percent of comparison participants who indicated 'Other', most responded that they were of mixed descent.

Session Structure. Eight programs submitted Session Information Forms for Session Four. Program instructors indicated that Session Four took an average of 50 minutes to complete, with the shortest session taking 30 minutes and the longest lasting 60 minutes. Approximately 67 percent of program instructors indicated that they implemented the program within the recommended period. There was an average of 8 participants per program with 67 percent of programs having between 6 and 16 participants. All instructors (8 programs) reviewed the materials and learning objectives prior to starting the session, spending approximately 28 minutes preparing. Approximately 75% of instructors limited the time devoted to lecture to less than 10 minutes.

The activities for Session Four included a *Brainstorming session* on possible businesses that students could operate, a *Discussion on Business plans using Take-home Flyer # 4*, a *Logo Creation Activity using Game Piece Stickers*, a *Cost Estimate Activity using Take-home Flyer # 4*, conducting a *Learning Check* and conducting a *Summary and Review* with the participants. Exhibit 16 indicates the percentage of programs that implemented each activity as designed. All eight programs implemented the activity and discussion related to business plans. The activity that was implemented by the fewest programs was the *Logo Creation* activity followed by the *Learning Check*. Most instructors who did not implement these activities cited time constraints as the reason. All optional *Extended Learning Opportunities* for Session Four were implemented by at least one program with *Extended Learning Opportunity One* implemented the most (38%)

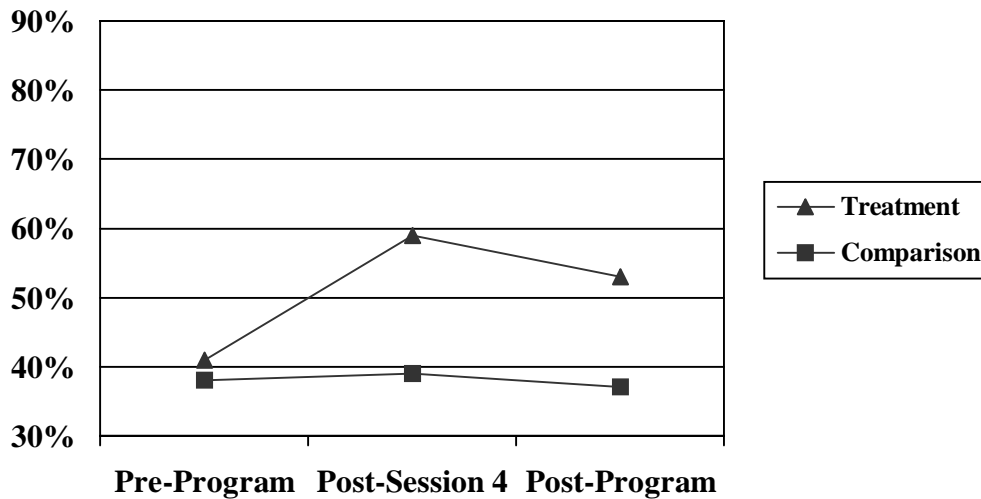
EXHIBIT 16: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION FOUR ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=8)
<i>Brainstorm the possible businesses that students could operate</i>	75%
<i>Discussion about business plans using the example business plan in Take-home Flyer # 4</i>	100 %
<i>Our Business Plan Activity using Take-home Flyer # 4</i>	100 %
<i>Logo Creation activity using the Game Piece Stickers</i>	50 %
<i>Cost Estimate activity using Take-home Flyer # 4</i>	75%
<i>Learning Check</i>	63%
<i>Summary and Review of Session</i>	86 %
<i>Extended Learning Opportunity One (Optional)</i>	38 %
<i>Extended Learning Opportunity Two (Optional)</i>	25 %
<i>Extended Learning Opportunity Three (Optional)</i>	25 %

Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Form allowed instructors to report their overall impressions of how well the session went. All programs (n=8) indicated they were satisfied or very satisfied with the curriculum materials. The majority (88%) of the instructors rated the participants as mostly engaged (38%) or very engaged (50%) with only 12 percent of instructors indicating there was little engagement by participants. Approximately 63 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 75 percent of instructors enjoyed the session (25% were neutral) and 63 percent indicated they would use this session again (37% indicated maybe). The brain storming session, having students make their own business plans, and the community game (it helped students learn about morals) were reported as helping students learn the most, while The *Logo Creation* activity was reported by one instructor as not being helpful in achieving the learning objectives.

Participant Knowledge. The topics discuss during Session Four included the basic steps in planning and starting a business, calculating the operating expenses and income for a small

business, and identifying ways to market a small business. Treatment and comparison participants with a pre-survey, a Session Four post-survey, and a final post-survey had similar average scores of 41% percent (treatment, n=63) and 38% (comparison, n=42) on the Session Four questions of the pre-survey. Knowledge scores changed marginally over time, $F(2,102)=2.66, p<.10$, with a week effect size ($\eta_p^2=.05$), such that after participating in Session Four, treatment participants increased their scores to 59 percent while comparison participant scores remained relatively the same at 39 percent. At the end of the program, treatment participant scores dropped slightly to 53% and comparison scores remained the same at 37% (Exhibit 17).

EXHIBIT 17: KNOWLEDGE CHANGE OVER TIME FOR SESSION FOUR TOPICS



Session Five

A description of the participant demographics is presented, followed by information regarding the session structure as provided by the instructor, and lastly the results of the knowledge survey for topics discussed in Session Five.

Demographics. There were 104 participants who completed a pre-survey, a Session Five post-survey, and a final post-survey. Of these participants, 65 were treatment participants and 39 were comparison participants. Each participant indicated his or her age, sex, race, and grade in school on the pre-survey. The majority of treatment participants for whom pre-survey, Session Five post-survey, and final post-survey data were submitted were between the ages of 8 and 10 (94%), (n=65). Similar results were found for comparison participants, with 95 percent between the ages of 8 and 10 (n=38). Most treatment participants were in grade 3 (40%) or 4 (46%) with fewer in grade 5 (14%) (n=65). However, more comparison participants were in grades 3 (41%)

than grade 4 (31%) or grade 5 (28%) (n=39). Many of the treatment participants were female (68%), while only 32 percent were male (n=65). For comparison participants there were approximately equal numbers of boys (51%) and girls (49%) (n=39). Treatment participants (n=64) indicated their ethnicity as White (48%), Black/African American (28%), or Latino (15%) with few participants indicating Native American/Alaska Native (3%). Comparison participants (n=39) indicated their ethnicity as White (51%), Black/African American (31%), or Latino (3%). Of the 3 percent of treatment participants and 15 percent of comparison participants who indicated 'Other,' most responded that they were of mixed descent.

Session Structure. Eight programs submitted Session Information Forms for Session Five. Program instructors indicated that Session Five took an average of 52 minutes to complete, with the shortest session taking 30 minutes and the longest lasting 65 minutes. Approximately 57 percent of program instructors indicated they implemented the program within the 60 minute recommended period. There was an average of 8 participants per program with 86 percent of programs having between 6 and 16 participants. Almost all instructors (86%) reviewed the materials and learning objectives prior to starting the session, spending approximately 27 minutes preparing. The majority of instructors (86%) limited the time devoted to lecture to less than 10 minutes.

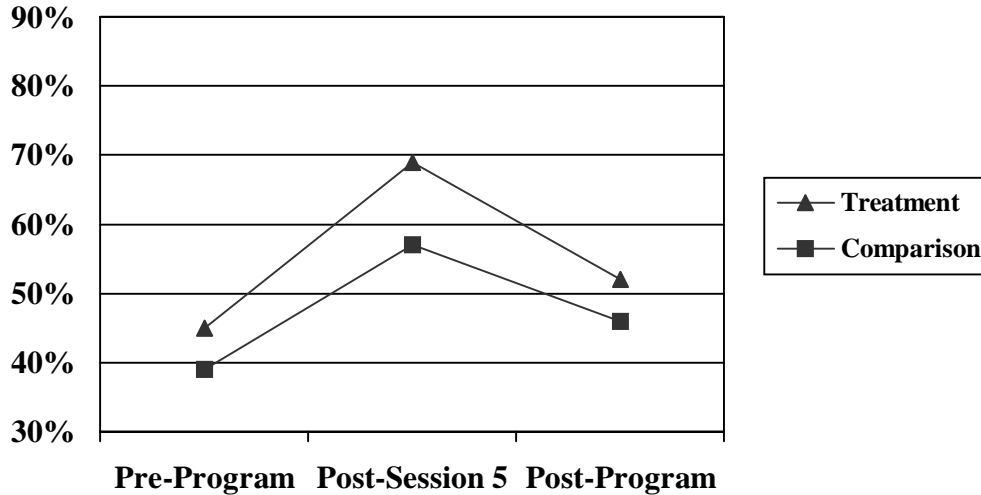
The activities for Session Five included a discussion about SMART consumer decisions using the SMART Consumer Poster, SMART Role-playing activity using Take-home Flyer #5, the Business Game, conducting a Learning Check and a Summary and Review of Session Five with the participants. Exhibit 18 indicates the percentage of programs that implemented each activity as designed. All activities were implemented by most programs with the discussion about SMART consumer decisions, SMART role playing and the Business Game implemented the most (86%). All optional *Extended Learning Opportunities* for Session Five were implemented by at least one program with *Extended Learning Opportunity One* implemented the most (29%). One program instructor did not indicate whether any *Extended Learning Opportunities* were implemented.

EXHIBIT 18: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION FIVE ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=8)
<i>Discussion about SMART consumer decisions using the SMART Consumer Poster</i>	86%
<i>SMART Role-playing activity using Take-home Flyer #5</i>	86 %
<i>The Business Game</i>	86 %
<i>Learning Check</i>	71 %
<i>Summary and Review of Session</i>	71 %
<i>Extended Learning Opportunity One</i>	29 %
<i>Extended Learning Opportunity Two</i>	14 %
<i>Extended Learning Opportunity Three</i>	14 %

Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Form allowed instructors to report their overall impressions of how well the session went. All programs (n=8) indicated they were satisfied or very satisfied with the material. All (100%) of the instructors rated the participants as mostly engaged (50%) or very engaged (50%). Approximately 86 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 87 percent of instructors enjoyed the session (13% were neutral) and 75 percent indicated they would use this session again (25% indicated maybe). No instructors said they would not use the session again. The *Business Game* was listed as helping students learn most in general as well as helping them learn about the *SMART* system. Disruptive student behavior during the session was reported as least helpful in achieving the learning objectives.

Participant Knowledge. Topics discussed during Session Five included identifying wants versus needs, using the SMART consumer process, and identifying the difference between personal and business spending. Treatment participants (n=65) received an average score of 45 percent on the Session Five questions of the pre-survey while comparison participants (n=39) received an average score of 39 percent. While scores did increase to 69% (treatment) and 57% (comparison) after the session and then decrease through the end of the program to 52% (treatment) and 46% (comparison), this change was not significant, $F(2,101) = .696, p > .05$. (Exhibit 19). This indicates that participant’s knowledge for Session Five was not retained through the end of the program and may not be retained at one month or three months following.

EXHIBIT 19: KNOWLEDGE CHANGE OVER TIME FOR SESSION FIVE TOPICS



Session Six

For Session Six, there was no separate Post-Session 6 survey as students completed the Final Post-Program survey at the end of the Session. Demographics for participants who completed the Pre-survey and the final Post-survey were presented in Section 3.1 of this report. This section provides information regarding the session structure as reported by the instructor and the results of the knowledge survey for specific topics discussed in Session Six.

Session Structure. Eight programs submitted Session Information Forms for Session Six. Program instructors indicated that Session Six took an average of 53 minutes to complete with the shortest session being 30 minutes and the longest lasting 60 minutes. The majority of instructors (75%) indicated they implemented the program within the recommended period with 25% indicating that the length of the session was 30 to 35 minutes. There was an average of 8 participants per program, with 75 percent of programs having between 7 and 16 participants. All instructors (100%) reviewed the materials and learning objectives prior to starting the session, spending approximately 23 minutes preparing. The majority of instructors (86%) limited the time devoted to lecture to less than 10 minutes and tended to spend this time reviewing past sessions or covering material they did not get to in Session Five.

The activities for Session 6 include a *Too Good to be True Activity*, the *Business Game*, the *Mind Map Activity using Take-home Flyer #6*, a *Summary and Review of the Session*, and *Certificate Distribution*. Exhibit 20 indicates the percentage of programs that implemented each activity as designed. All activities were implemented by most programs with the *Business Game* and *Summary and Review of Session Six* implemented the most (100%). All optional *Extended*

Learning Opportunities for Session Six were implemented by at least one program with *Extended Learning Opportunity One* implemented the most (29%).

EXHIBIT 20: PERCENTAGE OF PROGRAMS THAT IMPLEMENTED SESSION SIX ACTIVITIES AS DESIGNED	
Activity	% of Programs (n=8)
<i>Too Good to be True activity using the Consumer Poster and Scenario Cards</i>	75%
<i>Round Two of the Business Game</i>	100 %
<i>Mind Map activity using Take-Home Flyer # 6</i>	75 %
<i>Summary and Review of Session</i>	100%
<i>Distribute Certificates of Achievement and Top Shop CD-ROMS</i>	75%
<i>Extended Learning Opportunity One</i>	29 %
<i>Extended Learning Opportunity Two</i>	14 %

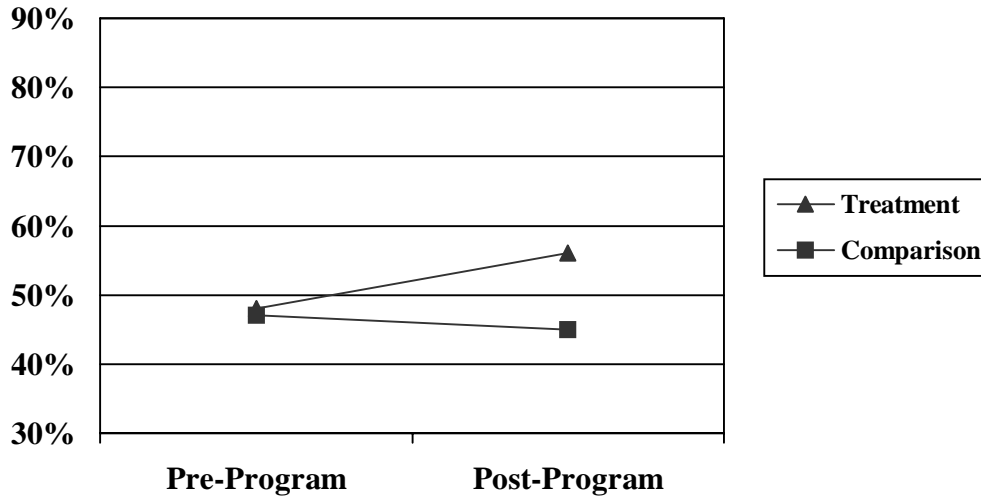
Instructor Impressions. In addition to indicating whether each activity was completed, the Session Information Form allowed instructors to report their overall impressions about how the session went. All programs (n=8) indicated they were satisfied (50%) or very satisfied (50%) with the curriculum materials. All (100%) the instructors rated the participants as mostly engaged (63%) or very engaged (37%). Approximately 75 percent of instructors felt they were able to achieve all the objectives for this session. Overall, 71 percent of instructors enjoyed the session (29% were neutral) and 57 percent indicated they would use this session again (43% indicated maybe).

The following activities were reported as helping students learn most, the Business Game (2 instructors stated that it helped students put the information that they had learned into perspective) and having students work in small groups during some of the activities. The *Mind Map* activity using *Take-home flyer # 6* and disruptive behavior from students during the session were reported as being least helpful in achieving the learning objectives.

Participant Knowledge. Topics addressed during Session Six included deceptive advertising and ethical business practices. Treatment and Comparison participants scored similarly on the Session Six questions of the pre-survey with 48% for treatment participants (n=74) and 47% for comparison participant (n=51). Knowledge scores for Session Six changed significantly, $F(1,123)=1.867$, $p<.01$ with a medium effect size ($\eta_p^2=.14$), after participation in the

session with treatment participant scores increasing to 56% on the post-survey and comparison participant scores remaining relatively stable at 45% on the post-survey. (Exhibit 21)

EXHIBIT 21: KNOWLEDGE CHANGE OVER TIME FOR SESSION SIX TOPICS



Change in Knowledge Impact for Diverse Groups of Participants

It is important to determine if participation in the program has differing effects for varying types of participants or in varying program environments. The impact of participant characteristics on overall knowledge change is presented first followed by the impact of program characteristics on overall knowledge change. All analysis is conducted only with participants who completed both a pre-survey and a final post-survey using participant’s percent change in score from pre-program to post-program.

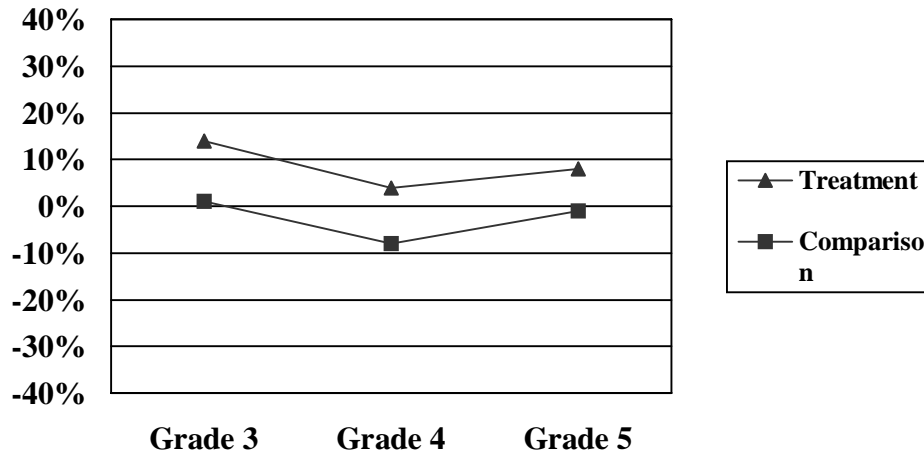
Influence of Participant Characteristics

The influence of participant characteristics on overall knowledge change was investigated using Univariate ANOVAs. Participant grade, sex, and ethnicity influence on knowledge change are presented first for all participants who completed a pre-survey and final post-survey. Lastly, participant SES influence on knowledge change is presented for all participants who completed a pre-survey, post-survey, and had a parent complete the parent survey.

Participant Grade. Participant Grade level had no significant interaction effect on participant’s change in knowledge from pre-survey to post-survey such that treatment and

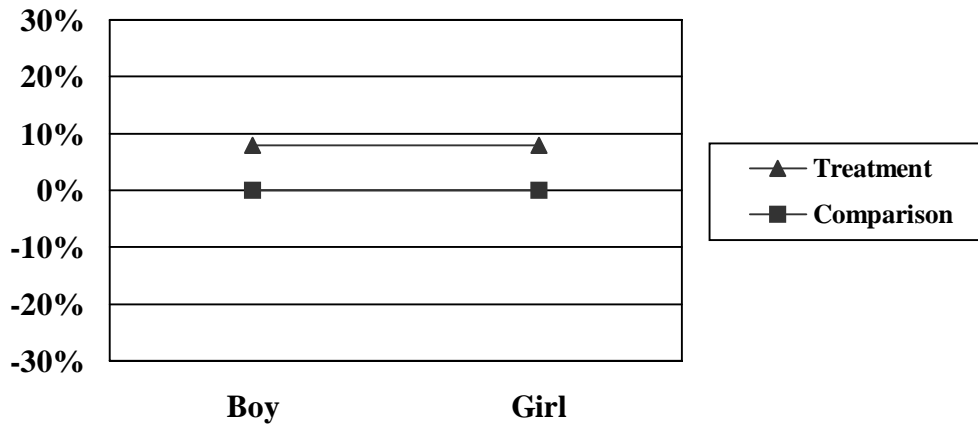
comparison student scores on the knowledge test did not significantly differ as a result of the participant’s grade level (n=125) (Exhibit 22).

EXHIBIT 22: PARTICIPANTS’ KNOWLEDGE CHANGE SCORE BY GRADE



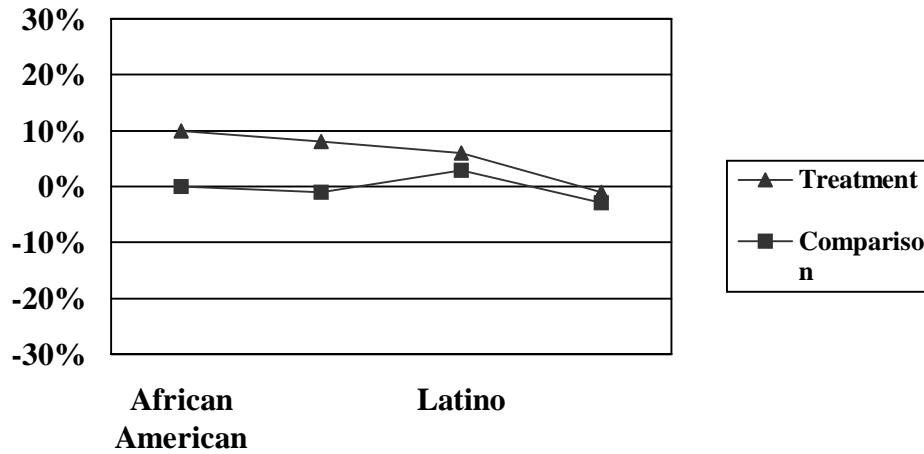
Participant Sex. Participant sex had no significant interaction effect on participant’s change in knowledge from pre-survey to post-survey such that treatment and comparison participant knowledge change scores were similar for both boys and girls (n=125) (Exhibit 23).

EXHIBIT 23: PARTICIPANTS’ KNOWLEDGE CHANGE SCORE BY SEX



Participant Ethnicity. Participant ethnicity had no significant interaction effect on participant’s change in knowledge from pre-survey to post-survey such that treatment and comparison participant knowledge change scores were similar for participants of all ethnic groups (n=123) (Exhibit 24).

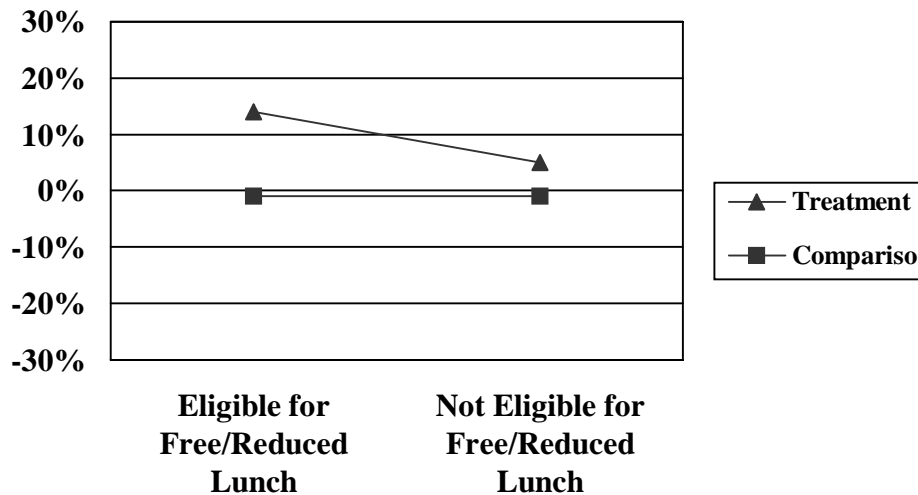
EXHIBIT 24: PARTICIPANTS' KNOWLEDGE CHANGE SCORE BY ETHNICITY



*Native American/Alaskan Native was left out of the analysis due to a lack of comparison students of this ethnicity

Participant SES. Parents indicated on the Parent survey if their child was eligible to participate in the federal free and reduced lunch program. Parent surveys (n=28) were matched with participant knowledge scores in order to assess whether participant SES had an effect on knowledge change from pre-survey to post-survey. As shown in Exhibit 25, participant SES had no significant interaction effect, $F(1,24) = .072, p > .05$ on participant's change in knowledge from pre-survey to post-survey such that treatment and comparison student knowledge change scores were similar for participants eligible for free or reduced lunch (t=14%, c=-1%;n=13) and for participants not eligible (t=5%;c=-1%;n=15). It is important to note that this finding is based on a very small N and should be explored in the final evaluation with a larger sample.

EXHIBIT 25: PARTICIPANTS' KNOWLEDGE CHANGE SCORE BY SES

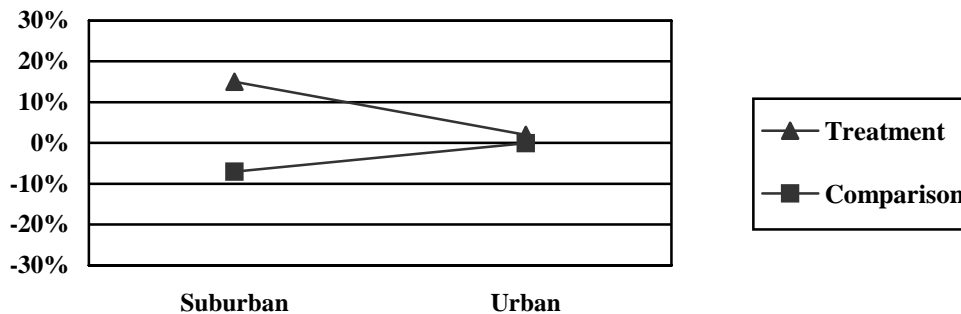


Influence of Program Characteristics

In addition to examining participant characteristics to explain variance in knowledge change scores, it was also prudent to consider program characteristics. The program characteristics investigated included geographic setting (urban, suburban, or rural), program setting (school-based or community-based), organizational experience implementing JA Worldwide programs, and location of comparison participants (the same location as treatment participants or separate). All programs that submitted the Program Information Form had experience in after-school programming, operated the program during after-school hours, and had instructors who had been trained in working with youth and in after-school programs. Additionally, only one program utilized a JA Business Volunteer or an unpaid staff member to implement the program. Therefore, these characteristics could not be investigated.

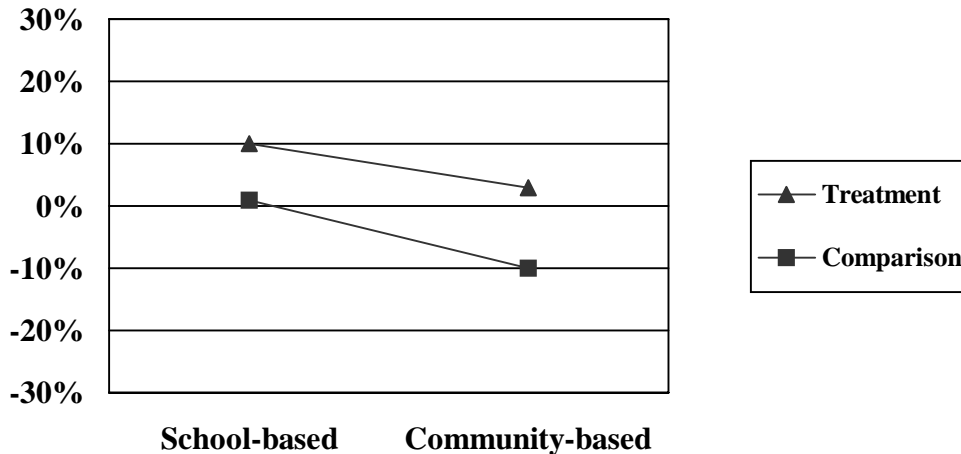
Geographic Setting. The majority of programs were set in an urban setting (t=67%, c=62%) with fewer programs set in a suburban environment (t=22%, c=31%) and only one treatment program set in a rural setting (t=6%). This was an important program characteristic to investigate as the *JA Dollars and Sense* program was designed to be implemented as an after-school program targeting a diverse population of youth, including at-risk, inner-city youth. The treatment program in a rural setting was left out of the analysis since no comparison programs were considered rural. The geographic setting had an interaction effect on participants’ knowledge change scores, $F(1, 109) = 14.167, p < .01$, such that treatment participants in suburban settings (15%) had a larger increase in scores from pre- to post-survey than treatment participants in urban settings (2%), and comparison participants in suburban settings had a larger decrease in knowledge scores (-7%) than comparison participants in urban settings (0%), with a medium effect size ($\eta_p^2 = .115$). This indicates that suburban treatment participants are learning more than urban treatment participants and comparison participants are for both types of geographic settings did not change their scores or decreased their scores.

EXHIBIT 26: PARTICIPANTS’ KNOWLEDGE CHANGE SCORES BY GEOGRAPHIC SETTING



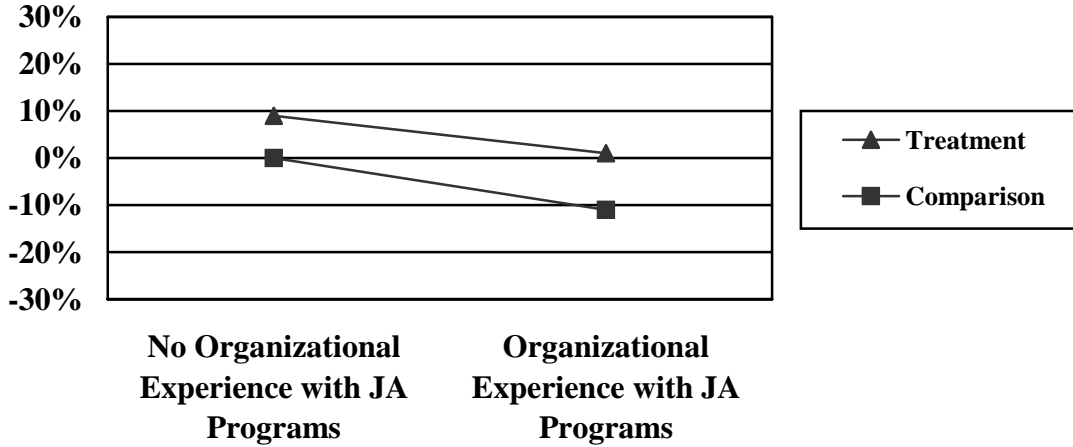
Program Setting. The majority of programs operated in a community-based after-school setting (t=60%, c=55%) versus a school-based after-school setting (t=40%, c=45%). Program setting had no significant interaction effect, $F(1,111)=.293$, $p>.05$ for knowledge change scores such that treatment and comparison scores did not differ by program setting (Exhibit 27).

EXHIBIT 27: PARTICIPANTS' KNOWLEDGE CHANGE SCORES BY PROGRAM SETTING



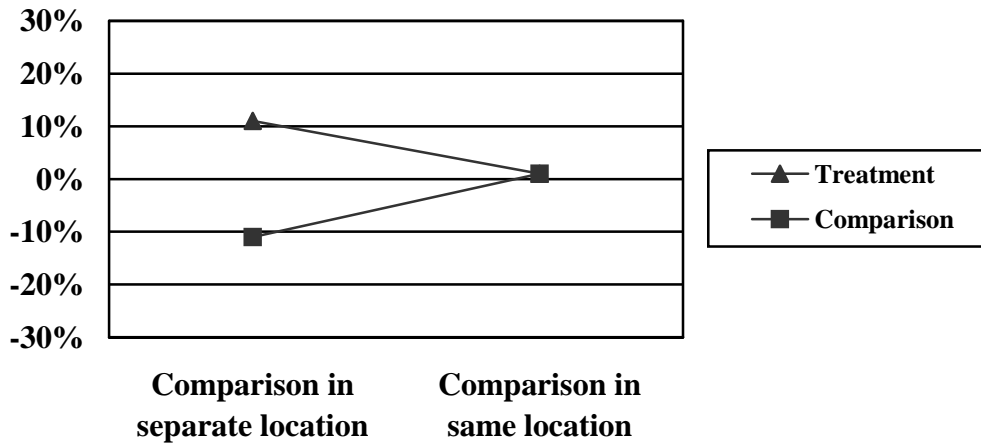
Organizational Experience with JA Worldwide Programs. The majority of treatment programs (60%) operated with no organizational experience implementing JA Worldwide programs while approximately half (50%) of comparison program operated with no organizational experience implementing JA Worldwide programs. Organizational experience implementing JA Worldwide programs had no significant interaction effect, $F(1,111)=.291$, $p>.05$ on change in knowledge such that treatment and comparison knowledge change did not differ by organizational experience (Exhibit 28).

EXHIBIT 32: PARTICIPANTS' KNOWLEDGE CHANGE BY ORGANIZATION EXPERIENCE WITH JA WORLDWIDE PROGRAMS



Comparison Participant Location. The majority (57%) of *JA Dollars and Sense* programs had comparison participants from the same after-school program location. The location of the comparison participants had a significant interaction effect on participant's knowledge change scores, $F(1,111)=12.9, p<.01$, such that comparison participants from a *JA Dollars and Sense* location had a better change in scores (1%) than comparison participants from a separate location (-11%) and treatment participants from separated *JA Dollars and Sense* locations did better (11%) than treatment participants from combined locations (1%). (Exhibit 29). This indicates that comparison participants located in the same after-school program are most likely receiving some knowledge simply by being located in the same setting as treatment participants (contamination effect).

EXHIBIT 29: PARTICIPANTS' CHANGE IN KNOWLEDGE SCORES BASED ON LOCATION OF COMPARISON PARTICIPANTS



3.3 Attitudinal and Behavioral Outcomes

This section addresses potential attitudes and behaviors that have been identified as possibly being influenced by youth participation in the *JA Dollars and Sense* program. First attitudes and behaviors focused on education are discussed followed by appreciation for personal strengths/abilities, value of personal effort, and peer relations. Participant self-ratings on the pre-survey and post-survey as well as parent ratings of their child on the parent survey are combined to address each of the outcomes.

Attitudes/Behaviors Toward Education

Attitudes and behaviors related to education are an important part of youth development. *JA Dollars and Sense* is designed to teach students that education is valuable and important for high quality of life, to help student have better grades and conduct in school, and to increase student's desire to stay in school. These participant outcomes are investigated below.

Education as valuable and important for quality of life. To investigate participant attitudes toward education, participants were asked rate how important it was for them to do well in school and to go to college on a scale of 1 (not important at all) to 4 (very important)³. Participation in the program had no significant interaction effect on participants' rating of importance for doing well in school, $F(1,98) = .02, p > .05$, or for going to college, $F(1,99) = .35, p > .05$, such that treatment and comparison participants had similar ratings. It is important to note that both treatment participants and comparison participants rated the importance of doing well in school ($t=3.92, c=3.68$) and going to college ($t=3.9, c=3.8$) very highly on the pre-survey and maintained the high ratings throughout program participation.

Parents also rated their child's attitude toward education very highly. Parents were asked to rate their child's current educational attitudes on a scale from 1 (needs improvement) to 4 (excellent) by asking them about their child's understanding of the value of education in attaining life goals and their child's expression of a good attitude toward school⁴. Treatment (3.04, $n=25$) and comparison parents (2.7, $n=10$) rated their children as having similar attitudes toward education however, treatment parents (3.46, $n=25$) rated their children as having a currently better expression of a good attitude toward school, $t=1.94, p < .10$, as opposed to comparison parents (2.7, $n=10$). There were no differences between treatment and comparison parents' ratings of their child's improvement in attitudes toward education over the previous eight weeks.

³ When combined to create a scale, item reliability was low ($\alpha=.67$), therefore items are discussed separately

⁴ When combined to create a scale, item reliability was low ($\alpha=.67$), therefore items are discussed separately

Improved School Performance. To assess improvement in grades and conduct in school, participants were asked rate their own behavior in school and parents were asked to assess their children's academic performance and cooperation with authority. Participants were asked to rate the extent to which they work hard in school and obey school rules on a scale of 1 (none of the time) to 4 (all of the time)⁵. Both treatment (3.78, n=67) and comparison participants (3.5, n=34) rated themselves very highly on the pre-survey on 'working hard in school' and this did not significantly change over time, $F(1,99) = 1.895, p > .05$. Similarly, treatment (3.54, n=65) and comparison (3.44, n=36) participants also rated themselves very highly on the pre-survey on 'obey school rules' and this did not significantly change over time, $F(1,99) = 1.29, p > .05$. Participants consider themselves to be working hard in school and obeying school rules most to all of the time and maintained this perception throughout their participation in the program.

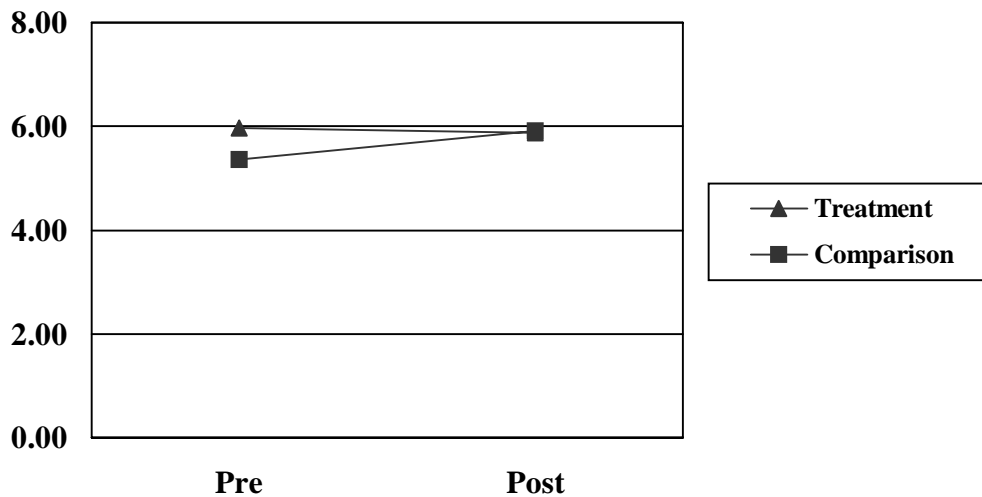
Parents were asked to rate whether their child's academic performance had changed over the previous eight weeks using the following scale: 1(decreased), 2 (stayed the same), 3 (increased). Preliminary findings suggest that both treatment and comparison parents indicated that their children performance had stayed the same or increased for Math, Reading/Language Arts, and for Social Studies, however, there were no differences between parents whose children attended *JA Dollars and Sense* and parents whose children did not attend *JA Dollars and Sense*. Despite this lack of difference, 85-90 percent of parents of treatment participants indicated that they felt improvement in their child's academic performance could be at least somewhat attributable to their child's participation in *JA Dollars and Sense*. With regard to conduct in school, treatment (3.29, n=24) and comparison (3.2, n=10) parents did not differ in their ratings of their child's current effort at cooperating with authority or in whether their child had improved in their cooperation with authority over the last eight weeks ($t=1.78, n=23; c=1.9, n=10$). It is important to note that these findings are the result of a small sample and should be investigated further in the final report.

Increased Desire to Stay in School. To assess participants' desire to stay in school, participants were asked to indicate how much of the time they enjoy school on a scale of 1 (none of the time) to 4 (all of the time) as well as to indicate how much education they *think* they will get and how much education they *would like* to get on a scale from 1 (8th grade or less) to 8 (more than college). Both treatment (3.4, n=67) and comparison (3.1, n=35) participants rated themselves as enjoying school at least most of the time and this did not significantly change over time, $F(1,100)=.03, p > .05$ indicating that participants maintained their enjoyment of school throughout the program. On average, both treatment (5.97, n=69) and comparison (5.36, n=44)

⁵ When combined to create a scale, item reliability was low ($\alpha=.39$), therefore items are discussed separately

participants indicated that they thought they would go to at least some college as their highest education on the pre-survey. There was a marginally significant interaction over time, $F(1,111)=3.11, p<.10$, with a weak effect size ($\eta_p^2 = .03$), such that comparison participants increased their ratings to 5.91 (still ‘some college’) and treatment participants maintained their ratings at 5.88 (Exhibit 30). When asked how far they would like to go in school, both treatment (5.91, $n=64$) and comparison (5.59, $n=39$) participants indicated that they would like to go to at least some college on the pre-survey. There was no significant interaction effect over time, $F(1,101)=.04, p>.05$, however there was a main effect of time, $F(1,101)=5.848, p<.05$, such that both treatment and comparison participants increased the amount of education they would like to obtain from pre to post survey. This could be reflective of the spillover effect from having treatment and comparison students in the same location or it could be reflective of participants’ everyday activities in their regular after-school program.

EXHIBIT 30: PARTICIPANTS’ THOUGHTS ON HIGHEST EDUCATION LEVEL THAT THEY WILL OBTAIN



Appreciation for Personal Strengths/Abilities

Appreciation for personal strengths and abilities was investigated by having participants rate the extent to which they believe in specific personal strengths/abilities in the pre and post survey. Additionally, parents were asked to rate their child’s appreciation for personal strengths/abilities and treatment participants were asked to indicate the extent to which the program helped them with specific strengths and abilities. Each of these assessments of increased appreciation for personal strengths/abilities is discussed below.

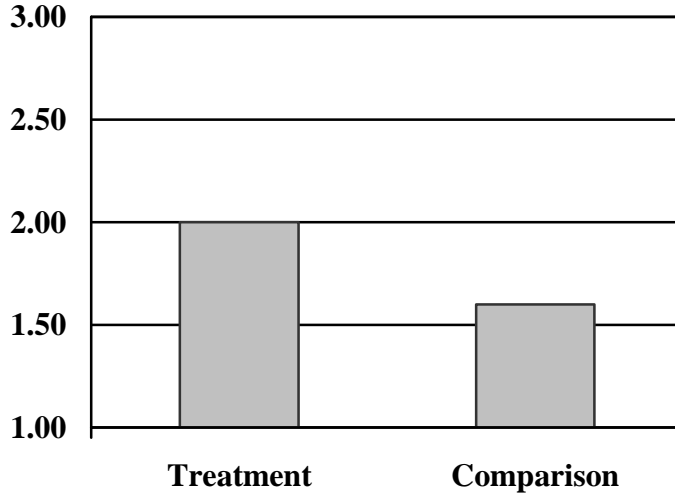
Participants were asked rate their agreement with statements that indicated their belief in their own personal strengths and abilities such as “I believe that I can do well in school;” “I

believe that I can go to college;” “I believe that I can start a successful business;” “I believe that I can get a good job when I am older;” and “I believe that I can do anything if I work hard.” These statements were combined to create a scale, $\alpha=.84$, addressing belief in oneself. Both treatment (3.54, $n=72$) and comparison participants (3.53, $n=47$) rated themselves very highly on the belief scale on the pre-survey. This did not significantly change over time, $F(1,117) = 1.01$, $p>.05$ indicating that participants maintained their belief in themselves throughout the course of the program.

Parents rated their child’s current standing on four skills/attitudes related to having an appreciation for personal strengths and abilities on a scale from 1(needs improvement) to 4 (excellent) and then rated whether their child’s skills/attitude had improved over the previous eight weeks on a scale from 1(stayed the same) to 3 (improved a lot). The four attitudes/skills (‘being thoughtful about job and career opportunities,’ ‘expressing interest in his/her potential as a future business owner,’ ‘having a positive outlook on his/her future,’ and ‘expressing an appreciation for his/her strengths and abilities’) were combined to create a scale for ratings of current standing, $\alpha=.79$, and a scale for ratings of improvement, $\alpha=.79$. Parents of treatment (2.83, $n=25$) and comparison (2.5, $n=10$) participants rated their children similarly for their current appreciation for personal strengths/abilities, however, they differed in their ratings ($t=2.0$, $n=24$; $c=1.6$, $n=10$) for how much their child’s appreciation for personal strengths and abilities had improved over the last eight weeks, $t=2.07$, $p<.05$ (Exhibit 31).

Youth who participated in the program were asked to indicate how much the program has helped them in feeling positive about the future, thinking about job/career opportunities, and thinking about their potential to own a business. The majority of participants 89% indicated that the program helped them at least a little in thinking about the future and their job/career opportunities and 95% indicated that the program helped them at least a little in thinking about their potential to own a business with 70-80% of participants feeling that the program helped them ‘some’ or ‘a lot’ in all three.

EXHIBIT 31: PARENT RATINGS OF IMPROVEMENT IN APPRECIATION FOR PERSONAL STRENGTHS AND ABILITIES OVER THE PAST EIGHT WEEKS (N=34)



Value of Personal Effort

The extent to which participants believe in the value of personal effort in goal attainment and increased quality of life was investigated by having participants rate their own attitudes, having parents rate their child’s attitudes/skills, and having participants rate their own behavior related to goal attainment and increased quality of life. Participants assessed their attitudes toward the value of personal effort through individually rating themselves on the importance of having a well-paying job when grown up, having a good reputation in the community, and working hard to get ahead on a scale of 1 (not important) to 4 (very important)⁶. Both treatment (3.85, n=68) and comparison (3.43, n=37) participants rated having a well-paying job as important on the pre-survey. This changed over time with a marginally significant interaction, $F(1,103)=3.8, p<.10$, and a weak effect size ($\eta_p^2 = .04$) such that treatment participants slightly decreased their scores over time (3.76) and comparison participants slightly increased their scores over time (3.69) with both regressing toward the mean of 3.70 (Exhibit). For the importance of having a good reputation in the community, treatment (3.69, n=65) and comparison (3.59, n=37) participants rated it as somewhat to very important and maintained the rating over time with no significant interaction effect, $F(1,100)=.124, p>.05$. Similarly, treatment (3.57, n=63) and comparison (3.5, n=36) participants rated the important of working hard to get ahead as somewhat to very important and maintained this rating over time with no significant interaction effect, $F(1,97)=.44, p>.05$. According to participant self-assessment, it appears that participants begin the program with a high valuation of personal effort and maintain that valuation over the course of the program.

⁶ When combined to create a scale, item reliability was low ($\alpha=.61$), therefore items are discussed separately.

Parents rated their child’s current standing on six skills/attitudes related to valuing personal effort in goal attainment and increased quality of life on a scale from 1 (needs improvement) to 4 (excellent) and then rated whether their child’s skills/attitude had improved over the previous eight weeks on a scale from 1 (stayed the same) to 3 (improved a lot). The six attitudes/skills (‘helping to solve problems in the family/school/community,’ ‘working hard to do well in school,’ ‘setting personal goals,’ ‘working hard to accomplish goals,’ ‘working on a task from beginning to end,’ and ‘believing it is important to work hard to get the things you want’) were combined to create a scale for ratings of current standing, $\alpha = .79$, and a scale for ratings of improvement, $\alpha = .85$. Treatment and comparison parents rated their children differently on attitudes/skills related to valuing personal effort in goal attainment and increased quality of life such that treatment parents rated their child’s current attitudes/skills higher (2.92, $n=25$) than comparison parents (2.47, $n=10$), $t=2.1$, $p < .05$ (Exhibit 32). Additionally, treatment parents rated their child’s improvement over the last eight weeks higher (2.07, $n=24$) than comparison parents (1.75, $n=10$), $t=2.05$, $p < .05$ (Exhibit 33).

EXHIBIT 32: PARENT RATINGS FOR VALUING PERSONAL EFFORT IN GOAL ATTAINMENT AND QUALITY OF LIFE WEEKS (N=35)

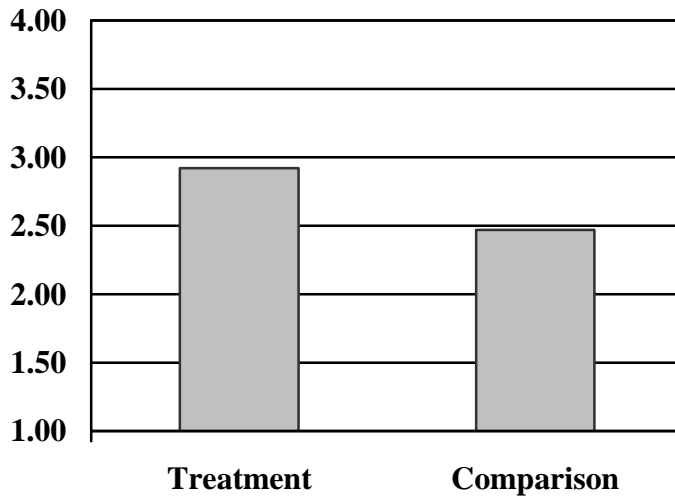
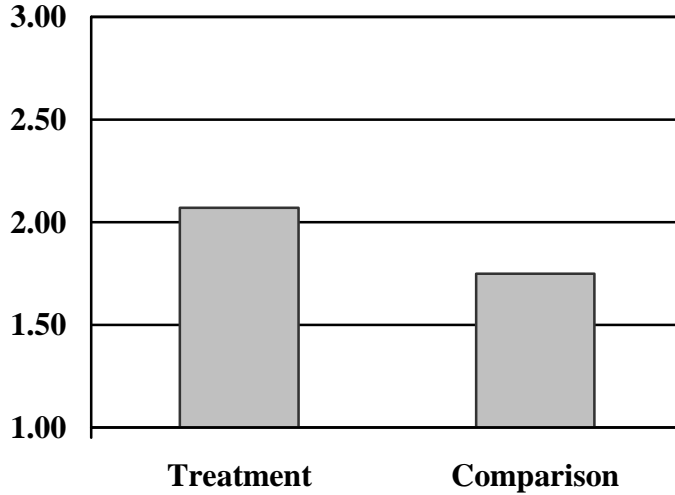


EXHIBIT 33: PARENT RATINGS OF IMPROVEMENT IN VALUING PERSONAL EFFORT IN GOAL ATTAINMENT AND QUALITY OF LIFE WEEKS (N=34)



Changes in participant behavior related to the value of personal effort in goal attainment were investigated by having participants rate how much of the time they set goals for themselves on a scale of 1 (none of the time) to 4 (all of the time). Both treatment (3.29, n=65) and comparison (3.11, n=36) participants rated themselves as setting goals most of the time and maintained this rating from pre to post program with no significant interaction effect, $F(1,99)=.13, p>.05$, indicating that participants started with high ratings of their goal setting behavior and maintained that behavior over time.

Impact of Personal Effort in Money Management. The extent to which the program influenced participants’ belief that personal effort in managing money leads to high quality of life was investigated by assessing both attitude and behavior through participant self-assessment and parent assessment. Attitudes toward money management were assessed through three items on the pre-survey/post-survey. Participants were asked to rate the importance of three statements on a scale of 1 (not important at all) to 4 (very important) including ‘How important is it for you to save money for the future;’ ‘How important is it for you to be careful how much money you spend;’ ‘How important is it for you to manage your money wisely.’⁷ Both treatment (3.72, n=65) and comparison participants (3.33, n=36) rated saving money for the future as somewhat to very important and maintained their beliefs over time with no significant interaction effect, $F(1,99)=3.33, p>.05$. Similarly, treatment (3.75, n=65) and comparison participants (3.36, n=36) also rated the importance of being careful about how much money is spent as somewhat to very important, maintaining that rating over time, $F(1,99)=.65, p>.05$. Lastly, the importance of managing money was rated highly for both treatment (3.72, n=64) and comparison (3.41, n=37)

⁷ When combined to create a scale, item reliability was low ($\alpha=.69$), therefore items are discussed separately.

participants and remained high throughout the program, $F(1,99)=.34$, $p>.05$. Together, it appears that participants' believe managing money is important and maintain that belief throughout the course of the program.

To investigate money management behavior, participants were asked to rate how much of the time they make good money choices and manage their money wisely from 1 (none of the time) to 4 (all of the time). Both treatment (3.22, $n=68$) and comparison (3.39, $n=39$) participants rated themselves as making good money choices at least most of the time and maintained that behavior over the course of the program, $F(1,102)=.017$, $p>.05$. Similarly, both treatment (3.4, $n=67$) and comparison (3.62, $n=34$) participants rated themselves as managing their money wisely most of the time and maintained that rating throughout participation in JA Dollars and Sense, $F(1,99)=.24$, $p>.05$. Participants believe that they are managing money wisely and making good money choices and their participation in the program supported that belief.

Parents rated their child's current standing on two skills/attitudes related to money management on a scale from 1(needs improvement) to 4 (excellent) and then rated whether their child's skills/attitude had improved over the previous eight weeks on a scale from 1(stayed the same) to 3 (improved a lot). The two attitudes/skills ('appreciating the value of money,' and 'managing money') were combined to create a scale for ratings of current standing, $\alpha= .89$, and a scale for ratings of improvement, $\alpha= .78$. Treatment and comparison parents rated their children differently on attitudes/skills related to money management such that treatment parents rated their child's current attitudes/skills higher (2.62, $n=25$) than comparison parents (1.81, $n=10$), $t=2.34$, $p< .05$ (Exhibit 34). Additionally, treatment parents rated their child's improvement over the last eight weeks higher (2.25, $n=24$) than comparison parents (1.55, $n=10$), $t=3.87$, $p< .01$ (Exhibit 35).

EXHIBIT 34: PARENT RATINGS OF CURRENT MONEY MANAGEMENT ATTITUDES/SKILLS (N=34)

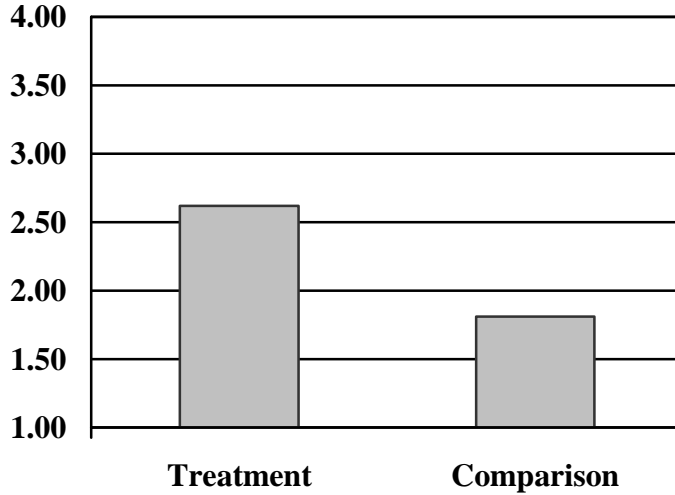
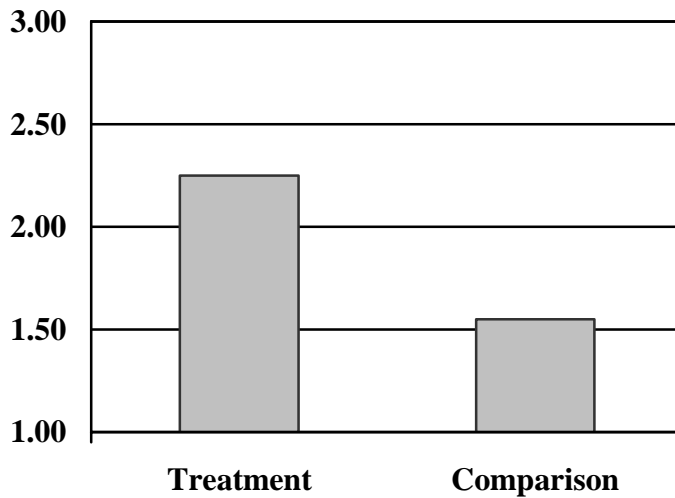


EXHIBIT 35: PARENT RATINGS OF IMPROVEMENT IN MONEY MANAGEMENT ATTITUDES/SKILLS OVER PREVIOUS 8 WEEKS (N=34)



Peer Relations/Emotional Adjustment

To investigate peer relations and emotional adjustment, participants rated themselves on how well they get along with their peers, how much of the time they keep promises they make to others⁸, and how much participation in the program has helped them in getting along with others.

⁸ When combining participant ratings on how much of the time they get along with their peers and keep promises made to others, item reliability was low ($\alpha=.42$), therefore items are discussed separately.

Additionally, parents rated their children on how well they relate to their peers. Both treatment (3.35, n=65) and comparison (3.08, n=36) participants rated themselves as getting along with their peers at least most of the time and maintained their rating of this behavior over time, $F(1,99)=1.26, p>.05$. Additionally, treatment (3.61, n=64) and comparison (3.31, n=36) participants rated themselves as keeping promises made to others at least most of the time and maintained that behavior throughout participation in the program, $F(1,98)=3.13, p>.05$. After completing the program, 94 percent of treatment participants rated the program as helping them work well with others with 70 percent rating the program as being ‘some’ or ‘a lot’ helpful.

Parents rated their child’s current standing on four skills/attitudes focused on peer relations/emotional adjustment on a scale from 1 (needs improvement) to 4 (excellent) and then rated whether their child’s skills/attitude had improved over the previous eight weeks on a scale from 1 (stayed the same) to 3 (improved a lot). The four attitudes/skills (‘expressing ideas and opinions appropriately in front of a group,’ ‘working well as a member of a team,’ ‘communicating effectively with peers,’ ‘getting along with other students in school and after-school’) were combined to create a scale for ratings of current standing, $\alpha=.76$, and a scale for ratings of improvement, $\alpha=.83$. Both treatment (3.02, n=25) and comparison (2.86, n=10) parents rated their children similarly on attitudes/skills related to peer relations/emotional adjustment. Additionally, treatment parents (1.97, n=24) and comparison parents (1.7, n=10) rated their children’s improvement over the last eight weeks very similarly indicating no differences as a result of the child’s participation in *JA Dollars and Sense*.

4. Program Satisfaction and Feedback

In addition to investigating participant outcomes, it was important to gather a general understanding of participant and parent satisfaction with the *JA Dollars and Sense* program. Parents provided feedback through the parent survey while participants provided feedback through focus groups conducted with a sample of program sites. Feedback from participants is discussed first followed by feedback from parents.

Participant Feedback

During focus groups conducted on-site with a sample of programs, participants had the opportunity to report what they liked about the program and what challenges they had with the program. Participants were asked if overall, they think *JA Dollars & Sense* is a good program for kids their age and if their friends would want to participate in the program. All participants

responded affirmatively. Responses indicated that participants liked the *JA Dollars & Sense* program because

It's enjoyable

- *"It's fun and we learn how to use money"*
- *"There are cool games."*

It's educational

- *"We don't just play games, we are learning too!"*
- *"It's good for kids who like to learn about math."*

It gives them an opportunity to learn about the world around them

- *"We can learn how to live in the real world."*
- *"You learn not to make stupid mistakes...,because you realize that going out into the real world and moving away from home costs a lot more money than you would think."*

Focus group participants were also asked about challenges. Some of the participants thought that the curriculum was too difficult for the younger children. They explained that they had trouble understanding the vocabulary and needed a lot of help. One participant recommended that students be in at least 4th grade to participate in the program. Other comments included that the games were complicated and there was not enough time to complete the activities.

Parent Feedback

Thirty-six parents provided feedback about their child's involvement in the *JA Dollars and Sense* program. Parents were asked to describe what they liked best about the program. Most parents reported that the program was teaching their children new skills such as the value of money, entrepreneurship and self-esteem. Some of their responses are presented below:

- *"I liked the portion that discussed how to use/manage a bank account. This program is excellent for teaching students some very practical money skills."*
- *"Even though we did not do a lot of in-depth discussion at home, I believe that my child has a great understanding now of financial things that he would not have learned if I had tried to teach him, simply because the way you taught was fun and interesting."*

- *“I like that this program made the kids understand that they themselves can be a success.”*

Parents were also asked to describe what they thought their child learned from participating in the *JA Dollars and Sense* Program. Most parents reported that children learned about teamwork, the value of money and gained confidence in themselves. Below are some of the responses:

- *“My child now is setting financial goals and making a practical plan for earning the money.”*
- *“Confidence in herself.”*
- *“He saw the potential in having his own business someday.”*
- *“More confidence in working with money and a better understanding of money.”*

One question on the survey asked parents whether they thought that their ratings of their children’s improvement over the duration of the program (eight weeks) could be directly related to the children’s involvement in the program. Out of the thirteen parents that responded to this question, nine parents answered with a definite ‘Yes.’ One parent stated that she ‘did not know’ and another parent reported that she hoped the changes she observed were as a result of her child’s participation in the program. Some of the responses to this question are presented below:

- *“J.A. plugged into my son's naturally ambitious nature. He now has his savings in a 1 yr. CD.”*
- *“Absolutely. Thank you”*
- *“Both the JA Dollars and Sense and her efforts also.”*
- *“I am certain the program helped enrich my child's educational experiences.”*

Parents were also asked to report on whether participating in the *JA Dollars and Sense* program will have an impact on their children’s future. Parents who responded to this question stated that they hoped the program would positively influence how their children looked at money. Some of their responses include:

- *“It will help her to focus on money and life, do's and don'ts, as she grows up.”*
- *“Showing responsible behavior not just with money but with choices involving money and saving and spending.”*
- *“I think she will be aware of what she is capable of doing, and have an understanding of what is possible.”*
- *“He was entrepreneurial before. Now he has his sights locked on several opportunities and goals.”*

Parents were asked to state whether they would recommend the *JA Dollars and Sense* program to others. All the parents who responded to this question (n=11) with the exception on one responded with a definite “Yes.” Some of their responses are presented below:

- *“Yes, it teaches children the responsibilities with money and money managing.”*
- *“Absolutely. JA Dollars and Sense is an excellent learning tool”*
- *“Absolutely. JA is a wonderful program that teaches the fundamentals of money. More kids should have the opportunity!”*

The final question on the survey asked parents if they had any additional comments about the program. The two parents who responded to this question stated that the program had been beneficial to their children and thanked JA for developing it.

5. Conclusion

This interim report revealed that the *JA Dollars and Sense* program is having a significant impact on children’s knowledge that is being retained over time. Additionally, there is some evidence program is affecting participant’s personal attitudes about money management as well as their attitude about the importance of personal effort in attaining their goals and ensuring a good quality of life. While the program is not impacting many student attitudes and behaviors, participants tend to have good attitudes and behaviors before beginning the program and maintain those attitudes/behaviors over time. Finally, parents believe that the program is having an impact on their children and attribute at least some of the changes in their children to participation in *JA Dollars and Sense*. While not impacting all anticipated outcomes, preliminary findings indicate the *JA Dollars and Sense* program is affecting knowledge and

having some influence on participant attitudes. These findings will be further examined in the final report using a larger sample.