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Students learn, and teach, about money

9:14 PM, Jun. 7, 2011 | Comments



Hilltop Elementary third-grader Lucas Pletz thinks about what he will tell his parents he wants to save for as he holds a dollar bill that was given to him to put in a savings account. He decided to save up to buy Legos. / The Enquirer/Carrie Cochran

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READING - Hilltop Elementary third-graders' eyes widened in disbelief as high school students handed each of them a crisp dollar bill to keep.

"They thought we were lying to them the whole time. They're like, 'So we really keep this? You're telling the truth? We keep the dollar?' Yes," said Ricky Thamann, a 16-year-old Reading High School junior.

Ricky and five other Personal Finance II students, accompanied by teacher Brian Page, visited Hilltop last week to teach the third-graders about money. Finance I students went to Central Elementary.

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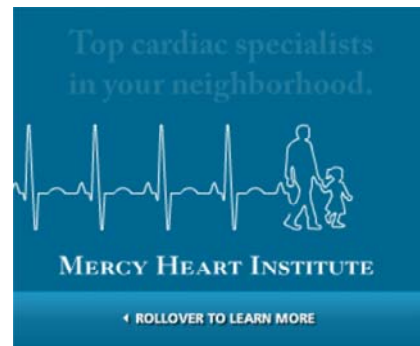
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Their finance classes are still electives for these high school students, but the state now requires the Class of 2014 to learn financial literacy in order to graduate.

High school students shared the history of money with the third-graders, showing them bags of table salt, a tea bag, some beads and seeds - all items once used as money.

The third-graders wrote a letter to their parents, telling them why they want to open a savings account with their dollars. They'd

get extra credit if they proved they did.

They learned that if they saved a dollar a day until graduation, it would amount to about \$4,000. Their homework assignment was to go home and research magazines or the Internet for something they could buy with that money,

The high school students' visit was all part of their mission to spread what they've learned about money.

Reading High School is one of few schools in Greater Cincinnati to offer a required stand alone course to meet the graduation requirement. Schools can offer financial literacy within the curriculum of another required subject, such as math or social studies.

Making a stand alone finance class wasn't a big leap for Reading, though, since the school already offered finance classes as electives.

"The guidance counselors ran the numbers, and 90 percent of the kids that graduated were taking it anyway, so it was very easy to transition into this," Page said.

Page, who in 2008 was named the Greater Cincinnati Financial Education Teacher of the Year, is a big fan of the requirement.

"If we're going to have an efficient, free market economy we need to teach people to be able to spend their money consistent with their own goals and values."

When students enter the class, he said, they have little understanding beyond what money is or that it can grow.

"Most of them get an allowance, and they just spend it," Page said.

Page created a board game to take the mystery out of money. He used the Awesome Island Game "to introduce all of the national financial literacy standards in an enjoyable and non-threatening way."

The game won the 2011 Excellence in Financial Literacy Education Award for the national instructional game of the year in the board game category. It's now marketed and sold to other schools and community groups.



Page is also the high school teacher representative working with the Ohio Department of Education to write the state's financial literacy standards.

"He keeps it interesting," said Jim Becker, a 17-year-old junior. "This year, we made a website TeenDollars.org. It was a lot of fun to make. It teaches (teens) about money, because a lot of the schools don't have financial experts like Mr. Page."

Before they took the class, Ricky and Jim admitted they didn't know much about money.

"I just thought money was something that you could use to get whatever you wanted, use it for fun," Ricky said. "I didn't know that it was meant for your future and what you wanted."

Jim added, "Mr. Page just taught me so much. It probably saved me from a lifetime of debt."

For more information, visit www.TeenDollars.org and www.awesomeislandgame.com.

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