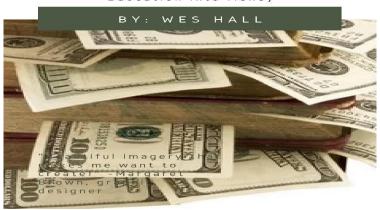
## course NAME: Making Dollars and Sense of Education

# **CURRICULUM SYNOPSIS**

#### MAKING DOLLARS AND SENSE OF EDUCATION

Secrets to Turning Information and Education Into Money



**DEVELOPED BY:** 

**WES HALL** 

A TRANS-THEORETICAL MODEL FOR RE-ENGAGING DISENGAGED STUDENTS

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#### **Making Dollars and Sense of Education**

\*Curriculum Synopsis

#### **Essential Questions:**

Do students who emanate from economically challenged environments struggle to connect a quality education to their future financial well-being? Is it realistic to expect a student to vigorously participate in a process that he/she has no vested interest or innate understanding of how his participation will positively impact his primary interests? How well are we doing as a system at helping economically challenged students connect an A on their report card to food or money? And, upon identifying a deficiency in preparing economically challenged students to compete academically, what corrective information or constructs have we put in place to ensure every child is equipped with the rudimentary knowledge of how to properly engage educationally? Would children who do not see education as a means to future financial independence participate differently if they developed the critical thinking/problem-solving skills requisite to connecting a quality education to their future financial well-being? The findings from our ongoing 15-year independent research project answers that question with a resounding, YES!

#### **Big Picture: Our Story**

A 15-year ongoing independent research project currently being conducted by the Institute for Student Empowerment seeks to measure the attitudes and behaviors of students who emanate from economically challenged environments related to their cognitive wherewithal and basic inclination to connect a quality education to their future financial well-being.

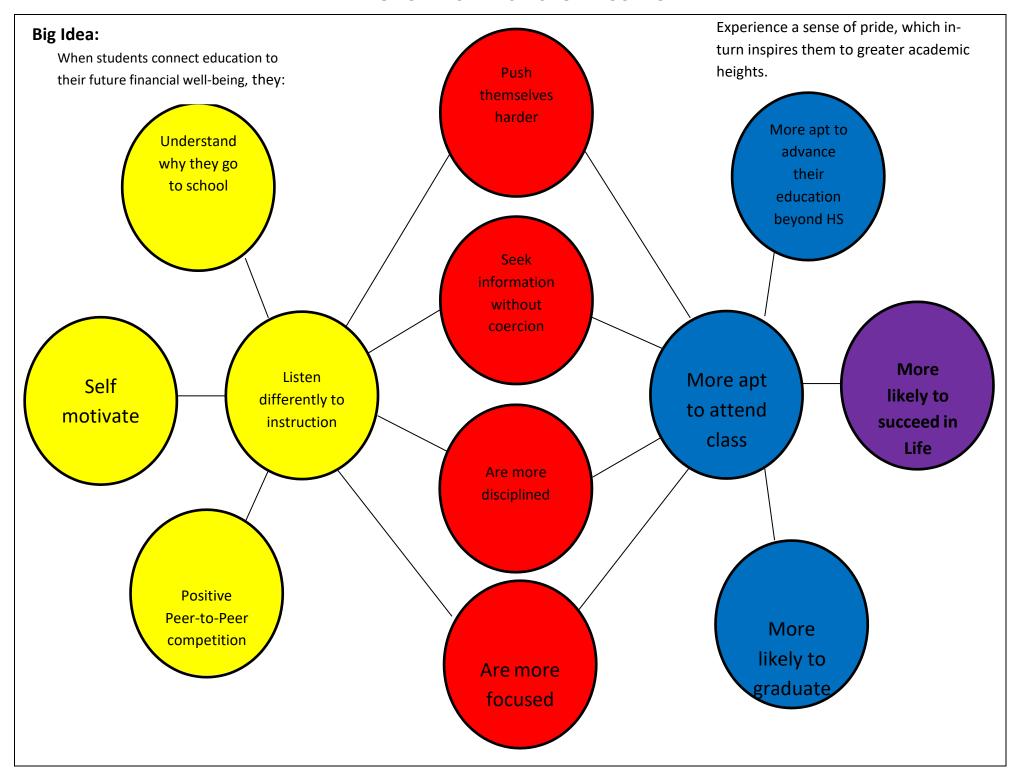
District Support and Partnership: From 2007 – 2011, through a partnership with Omaha Public Schools, the Institute was granted access to classrooms throughout the district. The purpose of the partnership was to identify existing challenges contributing to student disengagement, truancy, disciplinary problems, and student dropout. Institute representatives worked side-by-side, during the school day, with certified teachers and were allowed to observe, and share in classroom instruction. The Institute was also granted its own classroom composed of 25 disproportionally affected students. A Pre and Post Test was given to the students to measure retention and gather empirical data. The results were immediate and transformative. Formerly disengaged students reengaged, recovered credits, and graduated.

In 2012, the Institute relocated to Los Angeles and continues the research project through a contracted partnership with the Los Angeles Unified School District. The curriculum is currently being used at Tom Bradley Elementary, Hillcrest Elementary, 59<sup>th</sup> Street Elementary, Hale Middle School, Cleveland High School, Taft High School, and Los Angeles High School. Wes Hall, co-created the district-wide "Young Men of Color Initiative," and the "Village Mentoring Movement." The Mentoring program uses the curriculum at all sites throughout the district.

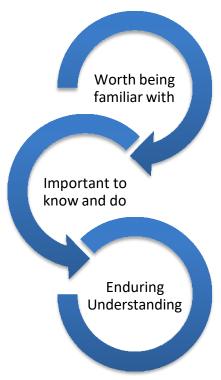
Data Supported Evidence: After three years of working directly with students and side-by-side with certified teachers, in the classroom, Institute representatives identified recurring patterns of behavior that supported the organization's early \*assumptions. Although representatives came to the same conclusions related to student behavior and overall lack of academic intentionality, representatives sought empirical data to support their assertions. A survey was created designed to elicit direct responses from the students, (each question was shaped from direct interaction with the students experienced over the course of a three-year time frame). The survey was provided to 2000 students, of-which, 1245 completed. The process took place during the student's home room and was overseen by the classroom teacher. The findings were consistent, and the data confirmed that the students surveyed(each enrolled in the free/reduced lunch program) exhibited challenges around connecting a quality education to their future financial well-being.

\*Representatives consistently reported a lack of understanding displayed by students regarding education and its level of importance and impact on their future financial well-being. Representatives attributed that lack of connectedness to many of the challenges students were experiencing in the classroom, i.e., behavior, tardiness, and attendance.

The Institute's team went to work creating a specialized curriculum that would help students make the connection. Using the many years of working with the study group as the foundation of exploration and design, the curriculum brought together strategies, key references, behavior modification triggers, real-life examples of education and finances, and critical strategic reward placement, that combined, spoke a language of freedom, power, control, personal accomplishment, and future financial independence – all, very appealing to children who come from impoverish communities.



## **Essential Curriculum Priorities**



Education can be quantified

Information can be monetized and used to attract wealth and power

Self-Development equals Wealth-Development - You are in control

#### **Education can be quantified:**

Amazingly enough, far too many of the students we encountered struggled or failed to answer the question, "Does a scholarship have a monetary value?" The question, "How do you turn information into money in the current era," was met with the same level of unawareness. The curriculum is designed to answer those critical questions and help economically challenged students connect education and information to finances. An A on a report card can be quantified. A million dollars and straight A's have at least one thing in common, both can get you into Harvard.

#### Information can be monetized:

#### "Information is the new currency," Warren Buffett, Stock Guru.

Our research and curriculum development efforts led us to identify ways and means to grow the desire for reading. When we successfully helped students connect the acquisition of information with the attraction of money, they voluntarily sought out information via the Internet and byway of reading books and magazines.

#### **Self-Development Equals Wealth-Development:**

For the child who grows up in abstract poverty, food and money are constantly on his/her mind. Couple with growing up in an antieducation environment, where acting smart or displaying a desire to achieve academically can be met with negative consequences and it is not hard to understand why many of our students do not vigorously participate in their own educational process. The development of "Self" is requisite to achievement in every aspect of life, yet for many students, their "External" pursuit of wealth and abundance far exceeds their understanding of the need to invest in their internal development. Through a process of cognitive reshaping, backward design, real-life association of education to money, and strategic money reward placement techniques – students gain a deeper understanding of how education can be used as viable means to empower their lives and positively impact their future financial well-being.

#### What the Curriculum is about:

Inspiring economically challenged students to vigorously participate in their own academic process is the end-game of the curriculum. Using built-in motivational triggers (money, power, and control), the curriculum is designed to educe from the student a natural inclination to compete for gain using information, reading, and education as the means to that end. The curriculum is comprised of books, movies, autobiographies, and a banking tool designed to flush-out and drill down into the various moving parts of the concept. Helping struggling students authentically understand the power of information/education and how the mastery and application of it can empower them to take control of their lives and acquire the amounts of money they desire, draws from them a deep curiosity requisite for the introduction of other corresponding academic constructs.

#### The curriculum and the student survey:

Through years of observation, direct student interaction, and surveys, institute representatives identified 6 critical areas believed to contribute to low academic performance. In designing the curriculum, we developed specific modules designed to address those trouble areas. Those six areas act as the "Pillars," that make up the foundation of the design.

#### Pillar #1

An Academic Architectural Road Map (The Power of an End-Game)

Pillar #2

**Focus** 

Pillar #3

Financial literacy

Pillar #4

Seeking Information on Your Own

#### Pillar #5

**College and Career Readiness** 

#### Pillar #6

The Formula

How to use "Habits, Character, Focus, Information, Attraction, and Don't Chase," to build wealth

#### The Textbook

The textbook was developed based on years of student observation, interaction, and direct responses to survey questions. The textbook's 17 chapters are designed to strengthen the critical thinking/problem solving skills, requisite to connect a quality education to upward mobility and a student's future financial well-being. Overall, the textbook was designed to help students who possess a neutral or negative outlook on education, reassess the process and recognize its inherent value. Our research and results prove that when students who previously under-performed or disengaged from their academic process were introduced to corrective information that clearly illustrated the direct connection between education and money, those students re-engaged, recovered credits, attended class regularly, and graduated.

\*The Los Angeles Unified School District, in their "My Brother's Keeper Implementation Plan," (pg. 4) references purchasing the curriculum as part of their district-wide initiative to help improve the academic proficiency of young men of color.

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#### MAKING DOLLARS AND SENSE OF FDUCATION





#### **Textbook – Chapters**

- 1. Education Equals Money (The Formula)
- 2. Your Personal End-Game
- 3. College and Career (Your life You Get to Choose)
- 4. Focus
- 5. Awareness
- 6. Seeking Information on Your Own
- 7. You Are the Money
- 8. It's All In Your Mind
- 9. A Lazy Mind
- 10. Time and Energy
- 11. Cause and Effect
- 12. Save Your Way to the Top
- 13. Who / What Am I
- 14. Name Power
- 15. Relationships Are the Key
- 16. Action
- 17. The Motivation Power of Purpose

#### What overarching understandings are desired?

Information equals money.

"Information is the new

currency," Warren Buffett

Adults use information to obtain jobs, careers, access, and resources.

Reading is the secret to obtaining information, therefore, reading is not a chore, reading is financial empowerment.

He/she who reads the most will possess the most information. The person who possesses the most information stands the greatest chance of attracting the most wealth.

- Education is quantifiable
- Information can be monetized
- The life you want to live is in your hands

#### What will students understand?

Students will understand the "Era," in-which they live – "Technology/Information."

Students will understand that information and technology can be used to attract wealth and position.

Students will understand that they control the amount of information they acquire.

Students will learn how information can be turned into its monetary equivalent.

Students will understand that A's on their report card have a real value outside of the classroom.

Students will learn that college is not just "More School," but an opportunity for them to build successful and lasting relationships.

#### What evidence will show that students understand the course: "Making Dollars and Sense of Education"

- Students will create, An "Education Equals Money," positive education campaign, consisting of posters and flyers to be placed throughout the school
- Students will compete to determine ways that education and information can be turned into their monetary equivalent.
- Each student will create his/her own short, mid and long-term academic architectural road map, (End-Game).

#### **Quizzes and Test:**

Students will receive a pre-test at the beginning of the course and a post-test upon completion.

Ex:

#### Quiz 1

Turning Education and Information Into Money

#### Quiz 2

Education Equals Personal and Professional Power

#### Hands on Banking - Wells Fargo Bank

A component of the curriculum includes the usage of Wells Fargo Bank's "Hand's On Banking," financial literacy tool. This tool provides information designed to assist students understand how to meet financial goals, spend, save, and give, and identify the difference between coins and paper money. We partner the use of this tool with our textbook chapter, "Save Your Way to the Top," to further emphasize the need to understand money and how to use it for future financial independence.

#### AH-HA MOMENT – The authentic epiphany!

The rap industry is a perfect illustration of young people who emanated from economically challenged environments using information to create a multi-billion-dollar industry. Once those young people understood the enormous reward associated with cohesively placing words together over a beat, they became increasingly more sophisticated in the acquisition of information (i.e., Kendrick Lamar).

We intend to inspire and empower students beyond motivation into self-actualization, pertaining to education and its enormous positive impact on their future financial well-being. We believe such a consciousness pre-exist within the student, yet by- way of negative environmental conditioning and the lack of academic success modeling, many of our students have capitulated to dysfunctional attitudes and behaviors attributed to education. Our curriculum is design to tap into that hidden well of pre-existing intelligence, best identified as the "Growth Mindset," and present students with stimuli and real-life imagery that draws-out their natural curiosities and impress upon that intelligence, cognitive reshaping that will cause dynamic alertness, and a heightened sense of hope, and possibility.

### **SUPPORTING MATERIALS**

HANDS ON BANKING WELLS FARGO BANK

JACK AND THE SLY FOX AUTHOR: WES HALL

YOU ARE THE MONEY AUTHOR: WES HALL

AS A MAN THINKETH AUTHOR: JAMES ALLEN

SEVEN HABITS OF HIGHLY EFFECTIVE PEOPLE AUTHOR: STEPHEN COVEY

THE AUDACITY OF HOPE AUTHOR: BARACK OBAMA

THE ART OF WAR AUTHOR: SUN TZU

48 LAWS OF POWER AUTHOR: ROBERT GREENE

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