

COURSE NAME: Making Dollars and Sense of Education
CURRICULUM SYNOPSIS

**MAKING DOLLARS
AND SENSE OF
EDUCATION**

Secrets to Turning Information and
Education Into Money

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A TRANS-THEORETICAL MODEL FOR RE-ENGAGING DISENGAGED STUDENTS

Table of Contents

Essential Questions	3
Big Idea	6
Essential Curriculum Priorities.....	7
What the Curriculum is About	10
The Textbook	11
What Overarching Understandings Are Desired?	13
Hands On Banking – Wells Fargo	15
An Ah-Ha Moment – The Authentic Epiphany!	15



Making Dollars and Sense of Education

***Curriculum Synopsis**

Essential Questions:

In our quest for academic excellence and equity, we embark on a profound exploration guided by several pivotal inquiries:

The Link Between Socioeconomic Background and Educational Connection:

Do students hailing from economically disadvantaged backgrounds encounter substantial challenges when attempting to establish a meaningful connection between their educational experiences and their future financial well-being? This foundational query scrutinizes the intricate relationship between socioeconomic circumstances and educational engagement.

Intrinsic Motivation and Educational Participation:

Can we reasonably expect students to wholeheartedly engage in an educational process in which they lack a personal investment or a fundamental comprehension of how their active participation can significantly enhance their primary interests? This inquiry delves into the complexities of intrinsic motivation and its role in shaping educational pursuits.

Translating Academic Success to Practical Outcomes:

To what extent has our educational system succeeded in guiding economically disadvantaged students to bridge the gap between academic achievements, such as receiving an "A" on their report card, and the tangible impact on their access to essential resources, such as food and financial stability? This examination shines a spotlight on the practical implications of academic success.

Addressing Educational Disparities:

In response to the identification of deficiencies in preparing economically challenged students to compete academically, what remedial measures, information, or educational constructs have been implemented to ensure that every child possesses the foundational knowledge required to effectively engage in the educational process? This question delves into the initiatives undertaken to rectify educational disparities.

Empowering Critical Thinking and Problem-Solving Skills:

Might students who do not inherently view education as a means to attain future financial independence exhibit a transformed level of participation if they acquire the critical thinking and problem-solving skills necessary to connect a quality education to their prospective financial well-being? This query explores the potential transformative power of cognitive development on educational engagement.

The culmination of our extensive 15-year independent research project resounds with a definitive and affirmative response: YES. Our ongoing research has illuminated the pathways to enhancing educational engagement, particularly among economically challenged students. It is our privilege to share the profound insights gleaned from this academic journey, as we collectively strive for a more equitable and empowering educational landscape.

Big Picture: Our Story

The Institute for Student Empowerment embarked on a remarkable 16-year independent research project, meticulously examining the attitudes and behaviors of students hailing from economically disadvantaged backgrounds. The core focus of this extensive research endeavor has been to assess their cognitive preparedness and innate propensity to establish a meaningful link between the pursuit of a quality education and their future financial and overall well-being.

District Support and Partnership:

Between 2007 and 2011, the Institute entered into a transformative partnership with the Omaha Public Schools district. This collaboration granted us unprecedented access to classrooms across the district. Our primary objective was to identify and address the underlying challenges contributing to student disengagement, truancy, disciplinary issues, and dropout rates. Institute representatives immersed themselves in the educational landscape, working alongside certified teachers during regular school hours and actively participating in classroom instruction. Moreover, the Institute was provided with its dedicated classroom,

comprising 25 disproportionately affected students, allowing us to implement our research-driven strategies. A Pre and Post Test was administered to gauge knowledge retention and gather empirical data. The immediate and remarkable results witnessed during this period included the re-engagement of previously disenchanted students, credit recovery, and increased graduation rates.

In 2012, the Institute relocated to Los Angeles, where our research project continued through a contractual partnership with the Los Angeles Unified School District. Our curriculum has been adopted and is currently in use at multiple educational institutions, including Tom Bradley Elementary, Hillcrest Elementary, 59th Street Elementary, Hale Middle School, Cleveland High School, Taft High School, and Los Angeles High School. Notably, Wes Hall, a key figure in our organization, co-pioneered the district-wide **"Young Men of Color Initiative"** and the **"Village Mentoring Movement."** The curriculum is now an integral component of the mentoring program implemented across all sites within the district.

Data Supported Evidence:

After three years of hands-on involvement with students and close collaboration with certified teachers, Institute representatives identified recurring behavioral patterns that aligned with our early assumptions. While these conclusions pointed to a consistent lack of academic intentionality and understanding of education's significance among students, we sought empirical data to substantiate our findings. To this end, we developed a survey, carefully crafted based on our direct interactions with students over a three-year period. This survey, administered during students' homeroom sessions and overseen by their classroom teachers, garnered responses from 1,000 out of 2,000 students surveyed. The findings were strikingly consistent, confirming that students enrolled in the free/reduced lunch program faced considerable challenges in connecting a quality education to their future financial and overall well-being.

Our representatives had consistently reported a lack of comprehension among students regarding the importance and impact of education on their future financial and life-long prospects. This lack of connection was identified as a significant factor contributing to challenges such as disruptive behavior, tardiness, and poor attendance in the classroom.

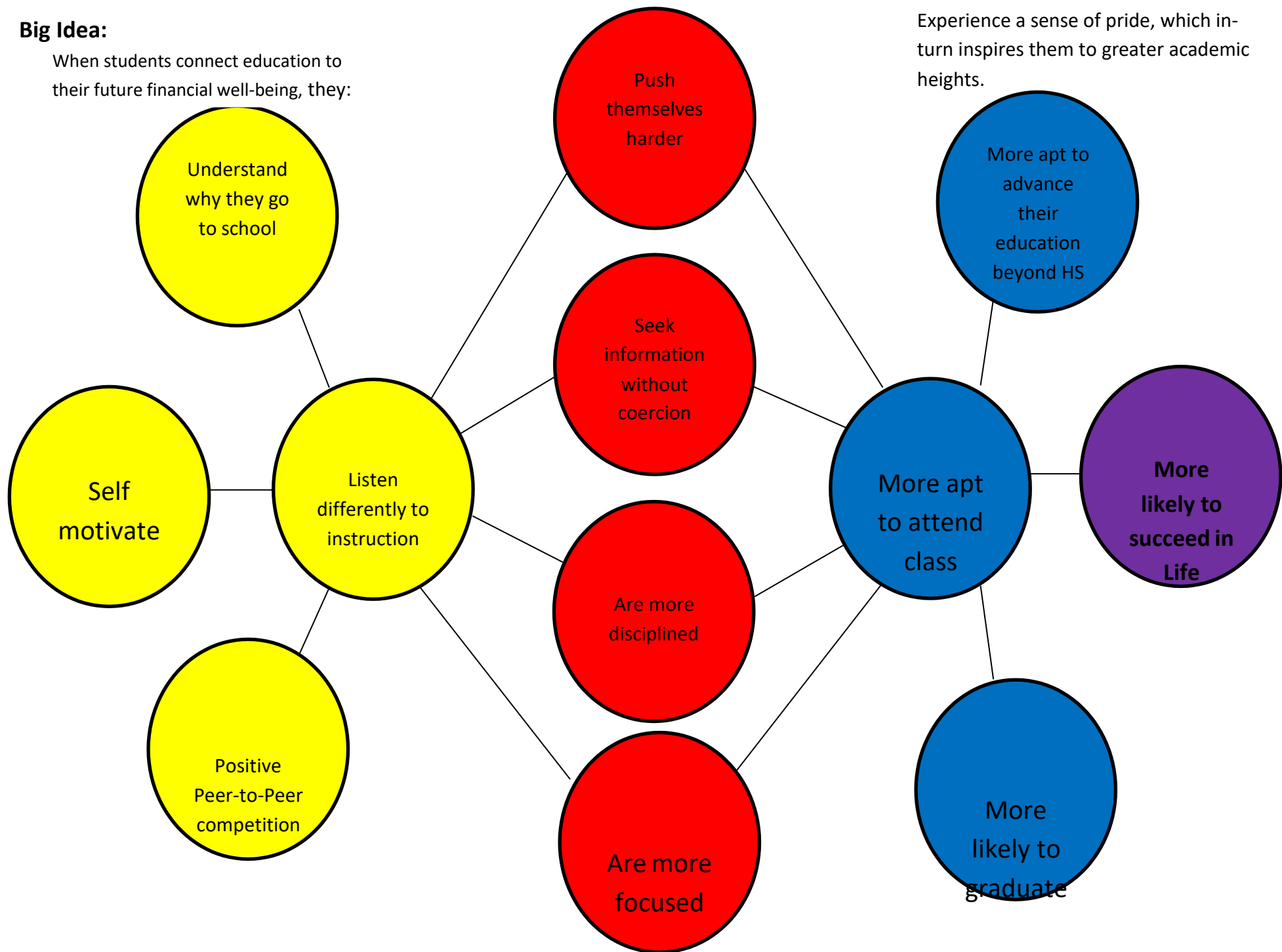
In response to these findings, the Institute's dedicated team set to work developing a specialized curriculum designed to bridge this gap. Drawing on our extensive experience with the study group, the curriculum seamlessly integrated strategies, key references, behavior modification techniques, real-life illustrations linking education and finances, and strategically placed rewards. Collectively, these elements communicated a compelling message of reward, empowerment, control, personal achievement, and the promise of future financial independence—a message uniquely tailored to resonate with children hailing

from economically disadvantaged communities.

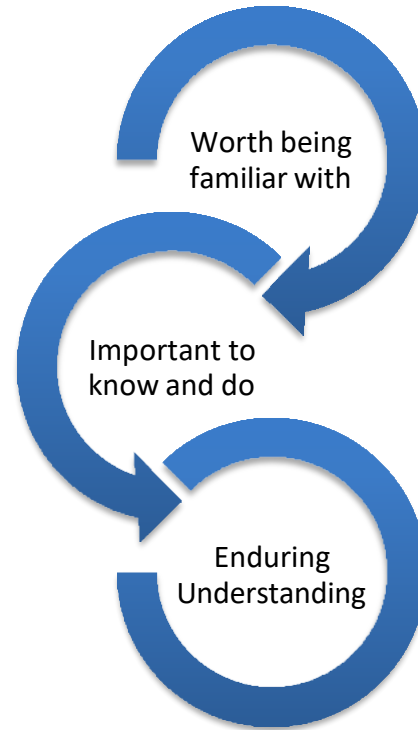
Big Idea:

When students connect education to their future financial well-being, they:

Experience a sense of pride, which in-turn inspires them to greater academic heights.



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

The Quantifiable Nature of Education:

Remarkably, a significant portion of the students within our study cohort faced substantial difficulties in responding to seemingly elementary inquiries such as, "What is the monetary worth of a scholarship?" or "In today's era, how can one convert information into financial capital?" These encounters underscored a striking degree of unfamiliarity with the essential concept of quantifying the relationship between education, information, and financial prosperity.

The curriculum we have meticulously crafted is expressly tailored to address these critical questions, aiming to empower economically disadvantaged students by establishing a tangible connection between their educational pursuits and financial well-being. In essence, it endeavors to illuminate the quantifiable aspects of education, bridging the gap between academic achievement and real-world economic opportunities.

Indeed, a simple "A" on a report card possesses its own quantifiable value. In a similar vein, the accumulation of significant financial resources and the attainment of straight "A's" share a common attribute: both can serve as pivotal keys unlocking access to institutions of higher learning such as Harvard. This synthesis of academic excellence and financial capital underscores the quantifiable nature of education, revealing its potential to shape not only minds but also economic trajectories. Information can be monetized:

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

Our rigorous research endeavors and comprehensive curriculum development initiatives have culminated in the discovery of effective strategies to cultivate a genuine enthusiasm for reading among students. An integral aspect of our approach has been the successful establishment of a profound connection between the acquisition of knowledge and the allure of financial rewards. As a result of this connection, students have proactively and willingly engaged in seeking out information, harnessing the vast resources available on the Internet, and delving into the rich world of books and magazines as avenues for expanding their intellectual horizons.

Self-Development Equals Wealth-Development:

In the context of children growing up in conditions of pervasive poverty, concerns related to basic necessities such as food and money become persistent preoccupations. When juxtaposed with the added challenge of navigating an environment that discourages intellectual pursuits and often penalizes the display of academic aspirations, it becomes evident why many of our students do not actively engage in their own educational journey.

The concept of "Self" development stands as an indispensable prerequisite for achievement across all facets of life. However, for a substantial cohort of students, the pursuit of external wealth and material abundance often eclipses their understanding of the imperative to invest in their internal growth and development.

Our pedagogical approach involves a multifaceted strategy encompassing cognitive restructuring, reverse engineering, the establishment of real-world connections between education and financial prosperity, and the strategic placement of monetary incentives. Through this methodical process, students undergo a profound transformation, gaining a deeper comprehension of how education can serve as a potent instrument to empower their lives and exert a positive influence on their future financial well-being.

The Essence of the Curriculum:

At the heart of our curriculum lies the profound aspiration to inspire economically disadvantaged students to become active, enthusiastic participants in their own academic journey—an outcome we regard as the ultimate goal. Our curriculum is a meticulously structured framework, enriched with intrinsic motivational stimuli centered around the concepts of wealth, influence, and autonomy.

This curriculum is strategically designed to elicit from each student an innate desire to engage in competitive endeavors driven by the pursuit of personal gain, wherein information, reading, and education emerge as indispensable tools to attain these objectives. It comprises a diverse array of educational resources, encompassing literature, cinematic works, autobiographical accounts, and a specialized financial tool meticulously crafted to dissect and delve into the intricate components of this overarching concept.

A primary objective of our curriculum is to facilitate a genuine comprehension among struggling students, one that authentically underscores the potent influence of information and education. By mastering and effectively applying these resources, students gain the capacity to seize control of their own lives and attain the financial prosperity they aspire to. This awakening engenders a profound curiosity within them—a curiosity that serves as a foundational steppingstone for the introduction of additional, interrelated academic constructs.

The Curriculum and the Exploration of Student Survey Findings:

Our curriculum development process is informed by an extensive chronicle of observations, direct interactions with students, and the systematic collection of survey data. This multidimensional approach has culminated in the identification of six pivotal areas that our research suggests play a significant role in the manifestation of low academic performance among students.

In the meticulous design of our curriculum, we have crafted specific modules expressly tailored to comprehensively address these six identified areas of concern. These areas serve as the fundamental "Pillars" upon which our curriculum framework is constructed, underpinning the entire educational structure. Through scholarly examination and strategic interventions within these domains, our curriculum seeks to catalyze a transformative shift in the educational experiences of our students.

Pillar #1: Educational Blueprinting (Harnessing the Potential of Defining Your End-Game)

Pillar #2: Concentration and Clarity (Developing and harnessing the dynamic power of “Focus”)

Pillar #3: Economic Competence (The art of turning education and information into their power and financial equivalents)

Pillar #4: Autonomous Knowledge Pursuit

Pillar #5: Preparation for Higher Education and Professional Pathways

Pillar #6: The Wealth-Building Formula

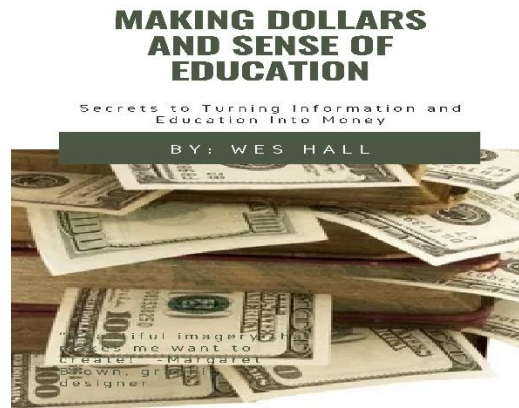
(How to Leverage "Habits, Character, Concentration, Knowledge, Attraction, and Strategic Pursuit" to Attain Financial Prosperity)

The Textbook

The genesis of our textbook emerges from an extensive period of dedicated student observation, interactive engagement, and a meticulous analysis of direct responses derived from carefully constructed survey instruments. Comprising 17 comprehensive chapters, this textbook represents a thoughtfully designed pedagogical resource meticulously crafted to fortify critical thinking and problem-solving proficiencies. These competencies are, in turn, regarded as the linchpin for forging a robust connection between the attainment of a quality education and the realization of upward mobility and future financial well-being.

In its totality, the textbook stands as a potent instrument, strategically conceived to cater to students whose perspectives on education may range from neutral to negative. Its overarching objective is to facilitate a profound paradigm shift within these students—a transformation rooted in the reevaluation of the educational process and the discernment of its intrinsic worth.

The narrative of our research endeavors and ensuing outcomes convincingly demonstrates that when students who previously exhibited suboptimal academic performance or disengagement were introduced to remedial information, it yielded transformative results. This corrective information, carefully presented within the textbook, unambiguously illustrates the direct and tangible nexus between education and financial prosperity. The consequence of this intervention was a remarkable resurgence in student engagement, credit recovery, consistent class attendance, and ultimately, successful graduation—a testament to the tangible impact of well-structured educational interventions.



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?

The Currency of Information: It is imperative for students to grasp that information is tantamount to currency in the modern world. As Warren Buffett astutely remarked, "Information is the new currency." Adults skillfully deploy information to secure gainful employment, build careers, access opportunities, and acquire essential resources.

The Transformative Power of Reading: Reading, a cornerstone of information acquisition, should not be perceived as a mundane task but rather as an empowering tool for financial growth. It serves as the gateway to obtaining vital information, thereby becoming synonymous with financial empowerment.

The Information, Power, Control, Freedom, and Wealth Equation: An essential understanding is that the individual who engages in extensive reading will amass a reservoir of information. This accumulation of knowledge significantly heightens the likelihood of **attracting** power, control, freedom, and wealth, as the possessor of the most information possesses a distinct advantage in this endeavor.

In summation, our desired overarching understandings encompass the quantifiability of education, the monetizable nature of information, and the empowerment of individuals to shape the life they aspire to lead—a life firmly within their grasp through the strategic pursuit of knowledge and the astute application of information.

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

What Profound Realizations Will Students Attain?

A Discerning Awareness of Their Temporal Context: Students will develop a profound comprehension of the epoch in which they are situated—an era defined by the omnipresent forces of technology and information.

The Strategic Utility of Information and Technology: Students will grasp the strategic potential embedded within information and technology, recognizing them as potent tools for attracting both wealth and positioning in their professional and personal lives.

Personal Agency in Information Accumulation: Students will internalize the notion that they wield direct control over the extent of information they accumulate—a realization that empowers them to actively shape their knowledge and, by extension, their future

prospects.

Monetization of Information: Students will gain insights into the tangible monetary value that information can yield when harnessed effectively, thus linking academic achievement to real-world financial benefits.

The Practical Value of Academic Success: Students will acquire an awareness of the practical significance of achieving high academic performance, realizing that exceptional grades extend beyond the confines of the classroom and hold genuine value in their broader life contexts.

College as a Nexus of Opportunity: Students will recognize that higher education represents more than just an extension of their academic journey—it serves as a pivotal juncture for cultivating valuable relationships and building a foundation for enduring success.

What Demonstrates Student Comprehension in the Course "Making Dollars and Sense of Education"?

- Evidencing student understanding in the course "Making Dollars and Sense of Education" will be manifest through several tangible outcomes:
- **Positive Education Campaign:** Students will collaboratively devise a "Education Equals Money" affirmative educational campaign. This initiative will entail the creation of impactful posters and flyers to be strategically disseminated throughout the school premises. These materials will serve as a testament to their grasp of the intrinsic connection between education and financial prosperity.
- **Innovative Ideation and Competition:** Through dynamic student engagement, a competition will be instigated, challenging students to ideate and formulate inventive strategies to demonstrate how education and information can be effectively translated into their monetary equivalent. This competition will showcase their ability to apply course concepts in practical scenarios.
- **Personalized Educational Roadmaps:** Every student will be tasked with crafting their individual short, mid-term, and long-term academic architectural roadmaps—an "End-Game" blueprint. These comprehensive plans will reflect their ability to internalize and apply the course principles to chart their educational trajectories and, by extension, their financial futures.

These tangible accomplishments will serve as conclusive evidence that students have comprehended the core tenets of the course, demonstrating their aptitude in linking education to financial wisdom and showcasing their readiness to embark on journeys of financial empowerment.

Quizzes and Tests:

Students will receive a pre-test at the beginning of the course and a post-test upon completion. Students will also receive periodic tests and quizzes throughout the course.

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.

The "Eureka" Moment – A Genuine Revelation!

The realm of rap music provides a compelling testament to the transformative potential of young individuals hailing from economically disadvantaged backgrounds. These aspiring artists, through their mastery of words and their synchronization with beats, have effectively harnessed the power of information to propel themselves into a flourishing, multi-billion-dollar industry. As they progressively comprehended the substantial rewards associated with the skillful arrangement of words, their journey led to a heightened sophistication in the acquisition of information, exemplified by artists like Kendrick Lamar.

Our core mission is to engender an authentic "ah-ha" moment within students—an epiphany that transcends mere motivation and propels them into the realm of self-actualization, particularly concerning education and its profound influence on their future financial prosperity. We firmly believe that this consciousness inherently resides within each student, albeit often overshadowed by negative environmental influences and the absence of role models who have achieved academic success. Regrettably, many of our students have succumbed to the pervasive attitudes and behaviors that hinder their educational pursuits.

Our curriculum, meticulously designed with these considerations in mind, is strategically crafted to tap into the concealed reservoir of pre-existing intelligence, akin to what psychologists refer to as the "Growth Mindset." It seeks to present students with stimuli and real-life narratives that unearth their innate curiosities and stimulate their natural intelligence. Through cognitive reshaping techniques, our curriculum imparts dynamic alertness and instills a profound sense of hope and possibility—a transformation that has the potential to redefine the trajectory of their academic and, subsequently, their life journeys.

SUPPORTING MATERIALS

HANDS ON BANKING

JACK AND THE SLY FOX

YOU ARE THE MONEY

AS A MAN THINKETH

SEVEN HABITS OF HIGHLY EFFECTIVE PEOPLE

THE AUDACITY OF HOPE

THE ART OF WAR

48 LAWS OF POWER

HOPE INDEX

WELLS FARGO BANK

AUTHOR: WES HALL

AUTHOR: WES HALL

AUTHOR: JAMES ALLEN

AUTHOR: STEPHEN COVEY

AUTHOR: BARACK OBAMA

AUTHOR: SUN TZU

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