Who We Are

- The TS Institute is a 501(c)(3) organization affiliated with TS Bank.
- Created in 2009 through an idea generated by the owners of TS Bank. Based upon the belief that America’s economic challenges are rooted in a general lack of financial literacy.
- The Institute was established through a partnership with TS Bank and the Treynor Community School District. The goal of this partnership was to create a comprehensive K-12 financial literacy program that meets Iowa’s Core Curriculum 21st Century financial literacy standards.
Who We Are

- Institute staff of three dedicated to the advancement of financial literacy in Iowa schools and non-profit organizations.
- Non-profit organization that is nationally recognized as a leader in the financial literacy space.
  - FLEC
  - FDIC
  - IDOE
- Proud partner with area school districts, government agencies, and financial institutions to deliver programming that positively impacts Iowa students.
What We Do

- Promote and enhance financial literacy by providing the following to educators and students:
  - Objective, unbiased advice and reviews on curriculum materials and resources.
  - Consulting services to share best practices.
  - Subject matter expertise on Iowa state financial literacy standards.
  - In-school support (lesson plan delivery, assessment facilitation).
  - Facilitation of in-school banking programs, in school and after school events, and events with non-profit organizations.
What We Do

Focus Areas:
- Personal/Consumer Finance
- Banking & Financial Markets
- Insurance & Risk Management
- Economics
- Entrepreneurship

Program Elements:
- K-12 curriculum introduction and/or integration
- Support infrastructure to compliment classroom learning (in-school banking, after school programs)
- Assessment tools to measure student progress
- Professional development for teachers
The Treynor Model

- Complete K-12 financial literacy integration. Every student receives classroom financial literacy instruction during the school year.
- In-school banking program to provide practical application of in-school learning experiences.
- After school programming to offer additional learning opportunities.
- Annual assessments to measure program impact and effectiveness.
Elementary School Programming

- Junior Achievement (https://www.juniorachievement.org/web/ja-usa/ja-programs) is facilitated in every classroom K-5. The program focuses on financial literacy, economics, and entrepreneurship and consists of six sequential themes, each with five hands-on activities. Program can be delivered by community volunteers.
  - JA Ourselves for kindergarten students.
  - JA Our Families for Grade 1 students.
  - JA Our Community for Grade 2 students.
  - JA Our City for Grade 3 students.
  - JA Our Region for Grade 4 students.
  - JA Our Nation for Grade 5 students.
Elementary School Programming

- Council for Economic Education (http://www.councilforeconed.org/) lessons are facilitated throughout the school year in grades K-5. Most of the programming is pulled from EconEdLink (http://www.econedlink.org/) and Virtual Economics (http://ve.councilforeconed.org/).

- The Dordt College Center for Economic Education (https://www.dordt.edu/services_support/cee/) facilitates an annual elementary school economics poster contest in the fall and also facilitates the elementary school Stock Market Game (http://www.stockmarketgame.org/).

- Money Smart Week poster contest (https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachment/original/1421794038/MSW_2015_poster_contest_flyer_students.pdf?1421794038) for Grades 2-5.
Elementary School Programming

- **Econ Olympics** ([http://ecedweb.unomaha.edu/center/econolympicshome.htm](http://ecedweb.unomaha.edu/center/econolympicshome.htm)) for Grade 5.
Middle School Programming

- Junior Achievement ([https://www.juniorachievement.org/web/ja-usa/ja-programs](https://www.juniorachievement.org/web/ja-usa/ja-programs)) is facilitated in every classroom 6-8. The middle school program builds on JA elementary program concepts and provides a supplement for standard social studies curricula. Each program consists of six hands-on activities and can be delivered by community volunteers.
  - JA Global Marketplace for Grade 6 students.
  - JA Economics for Success for Grade 7 students.
  - JA It's My Business for Grade 8 students.
  - JA America Works for Grade 8 students.
Middle School Programming

- Take Charge Today - Introductory Level (http://takechargetoday.arizona.edu/curriculum/introductory-level) is facilitated in Grades 6-7. The introductory level curriculum includes fifteen lesson plans targeted for middle school students. The average instruction time for each lesson is 45-135 minutes.

- MoneyIsland (https://tsbank.moneyisland.com/) is facilitated in Grade 6.


- The Dordt College Center for Economic Education’s (https://www.dordt.edu/services_support/cee/) Stock Market Game (http://www.stockmarketgame.org/).
Middle School Programming

- **ABA’s Get Smart About Credit** [http://www.aba.com/engagement/pages/getsmartaboutcredit.aspx](http://www.aba.com/engagement/pages/getsmartaboutcredit.aspx) for Grade 8 is a national campaign to raise awareness about the importance of using credit wisely.

- **Money Smart Week essay contest** [https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW_Kid_Iowa_2015.pdf?1420472062](https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW_Kid_Iowa_2015.pdf?1420472062) for Grades 7-8.

- **Finance Challenge** [https://financechallenge.unl.edu/Home/Welcome](https://financechallenge.unl.edu/Home/Welcome) for Grades 6-8.
High School Programming

- **Take Charge Today - Advanced Level** *(https://takechargetoday.arizona.edu/curriculum/advanced-level)* The advanced level curriculum includes thirty lesson plans for students in Grades 10-12. The average instruction time for each lesson is 145-225 minutes.

- **Money Smart Week essay contest** *(https://d3n8a8pro7vhmx.cloudfront.net/msw/pages/649/attachments/original/1420472062/MSW_Kid_Iowa_2015.pdf?1420472062)* for Grades 9-11.

- **EverFi** *(http://www.everfi.com/)* for Grades 11-12.
High School Programming

- Adam Carroll’s *Winning The Money Game* (http://www.adamspeaks.com/) in Grade 9.
- Finance Challenge (https://financechallenge.unl.edu/Home/Welcome) for Grades 9-12.
- Econ Challenge (https://econchallenge.unl.edu/Home/Welcome) for Grades 11-12.
High School Programming

- Iowa College Access Network’s *Life Store* (http://www.icansucceed.org/en/initiatives/college_access_programs/#LS) for Grade 12 during Iowa Assessments Week.


- Project Financial Literacy (http://www.projectfl.org/) for Grade 12.
In-School Banking Programs

- Cardinal Branch bank at Treynor Elementary for Grades K-5.
- Junior Jacket Branch bank at Council Bluffs Rue Elementary for Grades K-5.

America Saves Week (http://www.americasavesweek.org/).

Money Smart Week (http://www.moneysmartweek.org/).

Iowa Jump$tart Coalition (http://iowajumpstart.org/).
Institute Website

- Curriculum and resource repository with alignment matrix to state standards.
- Assessment tools, grant funding resources, school year calendar of events, and much more.
- [www.tsinstitute.org](http://www.tsinstitute.org)
Thank You!

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Best Practices in Financial Education

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