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November 19, 2012

Financial Literacy for Cleveland County Second Graders in the Works

BOILING SPRINGS, N.C. – Proving that it's never to soon to teach basic and important business concepts like budgeting, organizing, and saving money, Gardner-Webb's ENACTUS Club has taken on the role as lead sponsor for an educational program known as Junior Achievement (JA) for elementary students in the Cleveland County, N.C., school system.

"We have made the initial contact with schools and teachers about teaching financial literacy using JA materials," said Dr. Denise Smith, assistant professor of Business Administration for the Godbold School of Business at GWU, who serves as ENACTUS faculty advisor. "Springmore Elementary will be the first site for the program and Superintendent (of Cleveland County Schools) Dr. Bruce Boyles has given his approval." Springmore currently has four second-grade classes made up of 120 students who would be exposed to the program. Smith added, "As the sponsoring group for this county-wide initiative, our students, who came up with the idea, have committed to a long-term project that fits with our theme *Empowering our Small Community.*"

Gardner-Webb's ENACTUS (EN-Entrepreneurial, ACT-Action, US-a group of people), formerly known as SIFE (Students In Free Enterprise), has a designated JA committee of students who will be leading the process, making sure the program is progressing, and meeting with potential donors.

"Junior Achievement in North Carolina is a franchise of the JA non-profit organization and has certain requirements for use of their material and name, which means there is a fee to use those materials," Smith shared. "The fee includes the material which has been developed for the age group (K-5th grade), and has been designed to fit the core curriculum of the state school boards, so the material fits within our schools." JA business and financial concepts for the classroom include buying, cost, earning, entrepreneurs, income, saving, and spending. The cost to teach JA is \$300 per class. ENACTUS will approach businesses like banks and financial institutions to solicit sponsorships. The club will also apply for grants to help with cost, as well as pursue volunteers to take the program into schools throughout the county. "Once JA is fully implemented, we believe other grades will be interested in us bringing the age-appropriate information and activities to their classes as well. No matter what ENACTUS is doing – we want to empower our community to be its best," added Smith.

ENACTUS is an international non-profit organization that works with leaders in business and higher education to mobilize students to make a difference in their communities. More than 1,600 ENACTUS teams are active in 39 countries, logging more than 5,700,000 student volunteer hours each year. ENACTUS of GWU is open to students of all majors, as an effort to help prepare them for socially responsible business leadership. The club is not just about business, but also a service-oriented group with a focus of helping people in the community.

More information is available online for ENACTUS/SIFE at sife.org and Junior Achievement at JA.org.