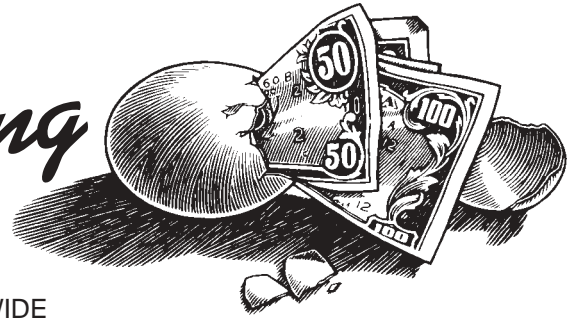


# High School Financial Planning Program



STATEWIDE  
NEWSBITS

Intro letter - Spring 1992

## Hello Out There!!

As we've attempted to start up the statewide High School Financial Planning Program, I have had several requests for additional information and ideas for getting the program off the ground in various communities around the state. Since every month I get a computer printout of individuals who have indicated an interest in the program, I have decided to use that listing to send out a very

## CBS This Morning

The CBS "This Morning" show aired a program highlighting the HSFPP program on January 13. The College for Financial Planning has had significant response from media and interested individuals, including:

- Channel One aired the program on 2/24
- A Pennsylvania congressman drafted a bill expressing the need for secondary schools throughout the nation to implement a financial planning program

short newsletter about the HSFPP. If any of you think this is worthwhile, please let me know and perhaps it can be a quarterly production!

Since 1989, the High School Financial Planning Program has been held in four sites in the state. I now have a total of 26 extension staff, 46 secondary instructors and 7 financial professionals who have indicated an interest in it. Hopefully, together we can offer the resources in our schools to help teens get a head start on financial management skills that they can use all their lives.

Please let me know your concerns, needs and any suggestions you may have for really getting this program off the ground in North Dakota.

Sincerely,

*Debb Pankow*  
Family Financial Management  
Specialist  
NDSU Extension Service  
State Representative,  
High School Financial Planning  
Program  
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## HSFPP is Growing Strong

Here are the nationwide accumulated totals (JAN 1992) of program participation:  
2,394 schools, 171,003 students.

## Teen Spending Up in '91

Despite a slight decrease in the U.S. teen population and the national economic downturn, U.S. teens have spent an estimated \$82 billion in 1991, up 3 percent from 1990.

According to a new survey by Teenage Research Unlimited, teens in 1991 had an estimated combined income of \$95 billion. Teens got their income from several major sources, including from parents on as-needed basis (48%), from occasional jobs (43%), from regular allowance (33%), from part-time jobs (30%), and from full-time jobs (13%).

Boys and girls spend virtually the same amount of money per



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week — \$58. Girls are more likely to spend family money and do family shopping, however, while males are spending more of their own money. Males on average earn \$15 more per week than females and older teens earn dramatically more money than younger teens.

Today's teens apparently have multiple opportunities for managing money. Nearly 70 percent have savings accounts, more than 20 percent have checking accounts, more than 40 percent use a parent's credit card and 11 percent have their own card.

## How to Implement the Program

I have been asked by many extension staff for suggestions on how to implement the program in their local area. I am sorry I cannot give you a sure-fire blueprint that will guarantee the best results in your area.

There is no right or wrong way to implement the program. The College asks that the materials be taught in at least 10 hours of classroom time and that all six topics be covered. There needs to be a classroom instructor involved to some degree to help teach the program or at least to line up resource people.

Resource people such as extension home economists, 4-H agents, extension specialists, and financial professionals can be used to help design the

program or to teach various units. Extension can also serve as a resource to help line up resource people in your area.

If any of you have any positive (or negative) experiences or even suggestions, perhaps this newsletter can be a way of sharing ideas for implementation. Please let me know!

## Upcoming Inservice Opportunity

"Tomorrow's Best Investment – personal financial resources for students of all ages" is the topic of a one-day workshop to be held in June at two sites in the state. Approximate time for the workshop is 9:30 a.m.-3:00 p.m. at each site:

Bismarck — June 16  
Fargo — June 19

Plans are for a small charge (\$5 or less) to help defray the costs of breaks and lunch. The HSFPP grant will be sponsoring the training which will include ideas and hands on experience in incorporating money management information into a wide variety of educational opportunities for varied audiences. Anyone who is interested needs to contact me before May 15 to be included in a mailing which will offer more details. (Extension Home Economists who have already registered need not do anything else.)

## Resource People in North Dakota

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