



MIKE MURPHY (left), vice president of production at Murphy Catton, discusses the fabrication of an exhibit on board NFI's new Kids Count on the Money Bus with project manager Brian Kelly inside the company's fabrication plant in Walton, Ky.

NELOUANE BRODT



Here it comes!

NFI set to launch its new mobile classroom to teach financial literacy



GRAPHIC COURTESY ROWLAND DESIGN INC.

An artist's rendering by Rowland Design Inc. of NFI's new Kids Count on the Money Bus. In February, the bus was on its way from Farber Specialty Vehicles in Columbus, Ohio, to Murphy Catton in Walton, Ky., where the interior exhibits and activities and the outer shell were being constructed. The Money Bus makes its debut on April 10 at NFI's 2006 Indiana Financial Literacy Conference in Indianapolis.

THIS SPRING, NFI WILL ROLL OUT A NEW, EXCITING AND VERY INNOVATIVE WAY TO EXPOSE YOUNG INDIANA STUDENTS TO THE CONCEPTS OF SAVING AND SPENDING WISELY, MANAGING FINANCIAL ACCOUNTS, USING CREDIT AND DEBIT CARDS AND SO MUCH MORE WITH A NEW MOBILE CLASSROOM.

THE KIDS COUNT ON THE MONEY BUS WILL MAKE ITS DEBUT ON APRIL 10 IN INDIANAPOLIS WHEN NFI STAGES ITS SECOND INDIANA FINANCIAL LITERACY CONFERENCE (STORY, PAGE 26).

NFI's Money Bus was manufactured by Farber Specialty Vehicles in Columbus, Ohio.

Rowland Design Inc. of Indianapolis and Louisville designed the interior of the bus, the interactive exhibits and the exterior design.

In February, the bus had shipped to Murphy Catton in Walton, Ky., the company chosen by NFI to build the interior exhibits and activities and assemble the bus's exterior shell.

The curriculum of the Money Bus was designed by Words and Numbers Inc. of Baltimore, Md., in conjunction with Dr. Priscilla Wolf, director of Indiana State University's Leadership Development Institute, NFI leaders and many contributing educators.

A staff will coordinate Money Bus activities, including a driver and an NFI staff facilitator who will coordinate activities with schools, teachers, volunteers and students.

"This is truly a one-of-a-kind initiative. There is nothing else out

there like the Money Bus that targets children through activities and experiences mapped to state academic standards," said David Godsted, director of outreach at NFI.

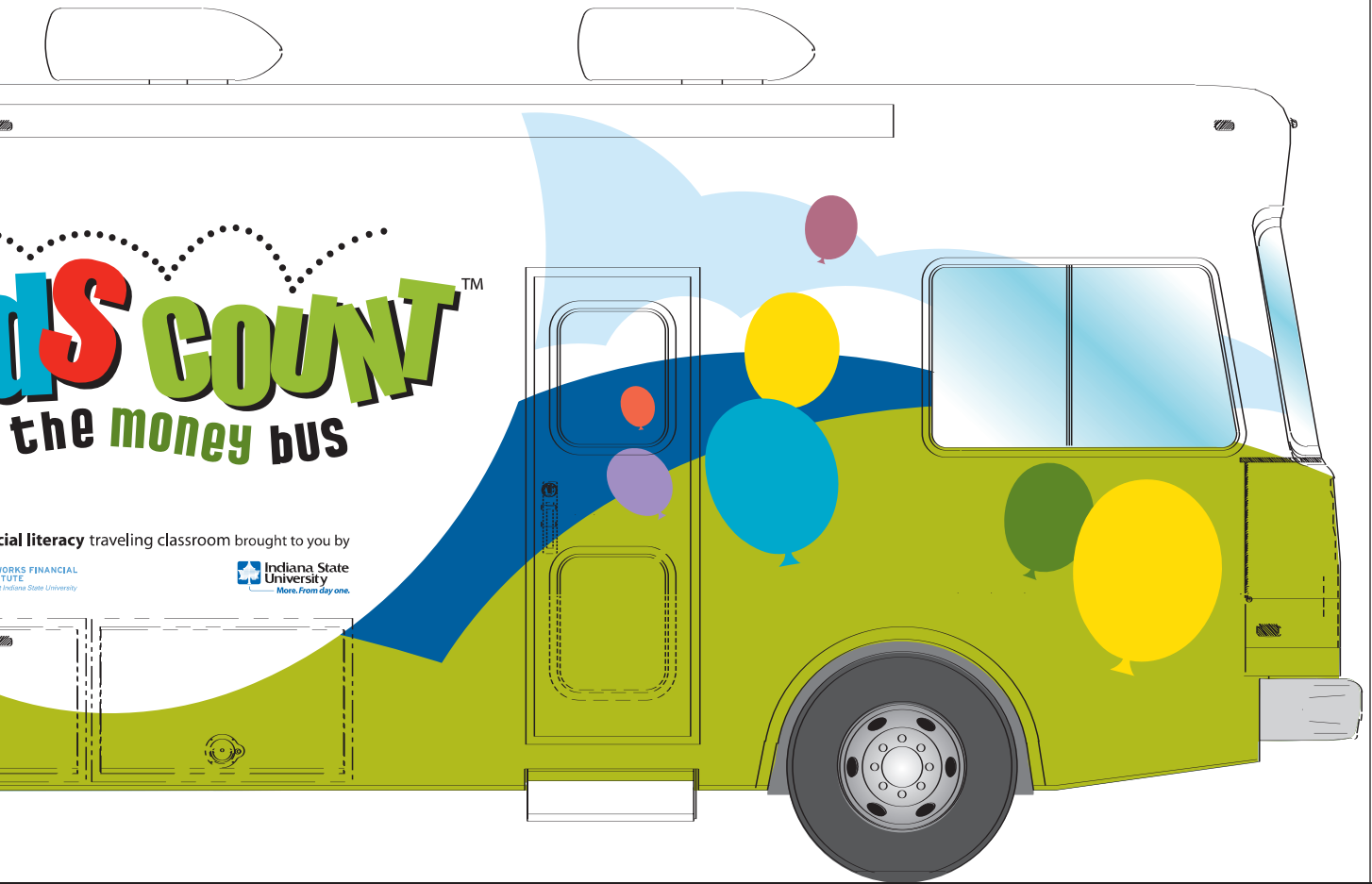
"And we've created the Money Bus to be modular and stand the test of time. As we track students who participate in all of its initial activities and experiences, we have the ability to tweak current exhibits and interchange new ones in the future."

Evolution of a mission

The mission of NFI's outreach activities is to connect Indiana State University's financial, business and educational expertise and resources with community needs.

To this end, NFI provides learning opportunities to multiple audiences, including state legislators through the Academy for Excellence and to students through its financial literacy initiatives.

Last year, to develop a deeper



understanding of the state of financial literacy instruction, NFI conducted a survey of Indiana's kindergarten through grade 12 teachers. NFI learned a lot about what is — and isn't — happening around financial literacy in our state's classrooms.

From NFI's research, it was determined that 46 percent of the state's kindergarten through grade 12 teachers polled do not teach financial literacy and at the kindergarten through grade 5 level, 54 percent do not teach financial literacy. This situation exists despite the finding that 80 percent of K-12 teachers polled feel it is important to teach financial literacy in their classrooms.

Seventy eight percent of teachers polled said they lacked the time to teach financial literacy while 71 percent said that because it's not required by the state, they don't teach financial literacy.

Seventy five percent of teachers polled said they would teach more

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DAVID GODSTED

financial literacy if there were academic standards directly relating to the topic.

What do the statistics indicate?

A gap exists between the belief by teachers that financial literacy should be taught and their ability to do so.

Teachers feel constrained by a lack of time, available and accessible materials and clear financial literacy-related academic standards.

Armed with this information, NFI turned its attention to tapping into the desire and energy most of Indiana's teachers have for teaching financial literacy in part by addressing the specific barriers they face.

The creation of a mobile classroom with a targeted financial literacy curriculum designed to teach financial literacy appeared to be a viable option for addressing all three of the issues identified — time, resources and clear standards.

NFI's focus for the Kids Count on the Money Bus project is on students in the third to fifth grades to assure they gain

adequate levels of financial literacy at the younger ages and appropriate challenges at the older ages.

"I am excited to blend the structure and impact of standards-based learning with the excitement and fun of a mobile child-oriented classroom — an interactive experience — to bring financial literacy to Indiana's schools," said Elizabeth Coit, executive director of NFI.

"My hope is that the Money Bus will be a catalyst for change in the hearts and minds of Indiana's educational and political leaders — that the bus will add critical weight to a move to an integrated, standards-driven financial literacy program from kindergarten through high school."

From concept to reality

In early 2005, NFI conducted a series of focus groups with teachers and parents to validate its mobile classroom concept. Overwhelmingly, the focus groups expressed strong support for the mobile classroom.

Teachers in those focus groups were

very explicit about what would help make the endeavor a success:

- The mobile classroom visit must be offered at low or no cost to the school;
- Its primary focus should be learning rather than entertainment, with a solid curriculum at its core;
- The curriculum should be as comprehensive as possible with all teaching components included, from preparation to assessment, to make it easy for a classroom teacher to assimilate into their lesson plans; and
- The curriculum must be mapped to Indiana academic standards to be relevant.

Based on this feedback and more, NFI finalized the concept, organized its resources and identified expert partners in areas such as bus manufacturing, exhibit design, curriculum development, interactive technology and evaluation. Also, NFI identified partner educators to serve as its reality check through development and rollout.

With the team in place, NFI is developing what will be an exciting and innovative learning experience for Indiana children — a high impact tool to aid teachers in teaching financial literacy in their classrooms and a tool to heighten awareness of the need for financial literacy education for young Hoosier students.

“The biggest challenge we faced was working with available space on board the bus,” said Amy Vallin, an exhibit specialist with Rowland Design. “We had to be mindful of the layout of the overall floor plan. In creating the exhibit activities, we had to again keep the size of space in mind. We want students as they’re on the bus to feel comfortable in the space and have enough room to do the activities. Creating a full-sized mock up of the bus and the exhibit activities was incredibly helpful throughout the design process.”

Vallin said it was exciting to work with NFI throughout the concept-to-reality process.

“NFI has vision,” she said, “and it’s exciting to know that this forward-thinking, innovative project will educate so many young students. Projects like this can sometimes take years to develop. But NFI’s Money Bus was on the fast



The “Call It! Arcade” exhibit on board the Money Bus.

track. Knowing this, we assembled a team that included NFI from the very beginning. Adding to the creative mix were teachers, interior designers, graphic designers, illustrators, traveling exhibit specialists and an exhibit fabricator knowledgeable in both exhibit fabrication and custom bus construction.”

Curriculum: 13 activities aboard

Kids Count on the Money Bus is a comprehensive third- through fifth-grade financial literacy curriculum that will be experienced through an in-school bank and 13 different financial literacy activities

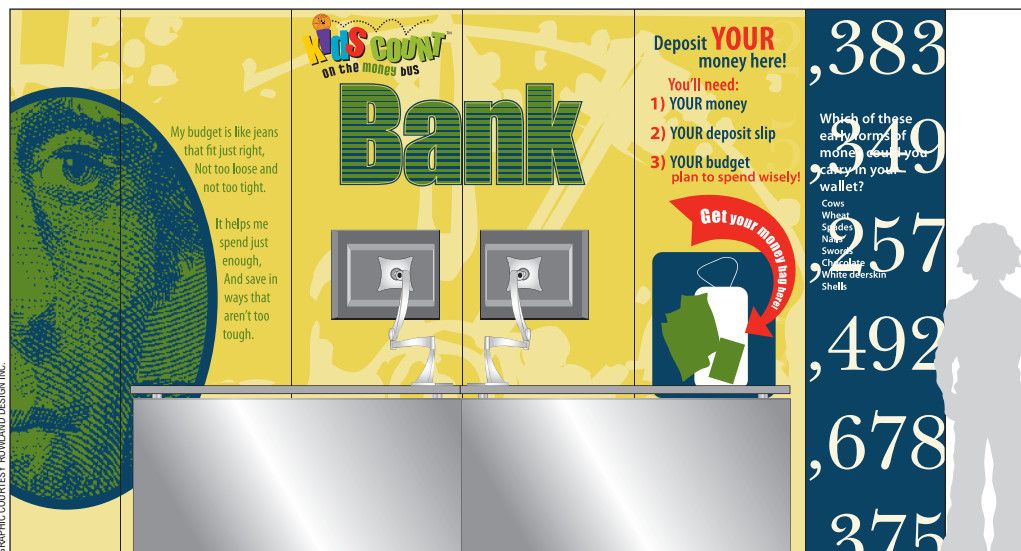
inside and outside the 40-foot passenger coach. Together the curriculum and bus will provide third-through fifth-grade teachers with the tools they need to help their students begin to develop core financial literacy skills including earning, budgeting, saving, spending and giving.

“Our goal for the Money Bus is well-grounded,” Coit said. “We ran with this ‘crazy’ idea because teachers, parents, lawmakers, financial service industry leaders and young students have all responded to it with enthusiasm, saying, ‘Wow. What a great idea.’”

NFI believes students will find

the programs and their visits to the Money Bus educational, interactive, relevant and fun. Six of the 13 activities have been designed to take place in the participating schools themselves as pre- and post-visit activities. Those activities include giving students an age-appropriate summer job with earnings; allowing them to create budgets; providing the experience of visiting a bank to make deposits and withdraw cash; teaching students to write a check; teaching concepts behind the use of debit and credit cards; and more.

Once on the Money Bus, students will experience several activ-



A bank teller exhibit on the Money Bus will guide students through bank transactions and help them keep track of their individual budgets.



Ryan Atwood (below), a CNC operator at Murphy Catton, operates a router to cut a section of an exhibit for NFI's Money Bus while Mike Murphy and Brian Kelly discuss the project as work began in February to create the various exhibits on board the mobile classroom.