



Lynbrook High School
San Jose, California
Partnership With Business Project
2018-2019

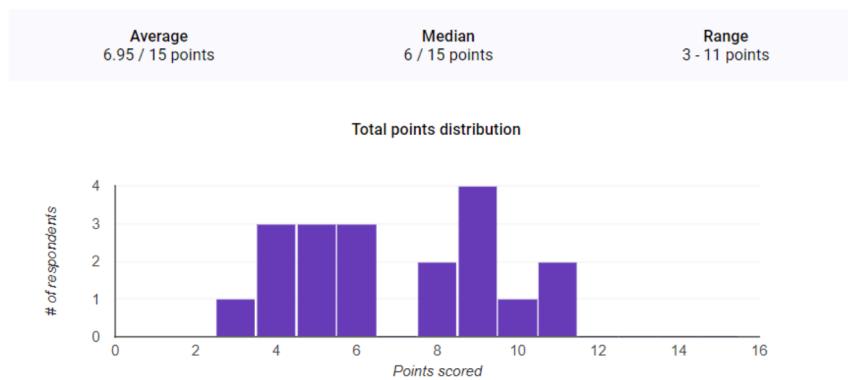
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Introduction

The average homeowner in San Jose spends more than 50% of their income on property mortgage, according to a study released by online real estate database company Zillow. In the community around Lynbrook High School, the median home sale is \$1,391,600, a figure over four times greater than the median home price across the United States. On top of that, 92% of Lynbrook High School students go to college after high school, often requiring over tens of thousands of dollars over four years.

Most of this wealth is a result of the majority of San Jose adults working in engineering jobs. Due to this concentration of engineering jobs, there is a huge focus on science, technology, engineering, and math classes, where people often undervalue the need for knowledge of financial literacy. In Lynbrook, there are only two classes tangentially related to financial literacy: Principles of Business and Accounting, both of which are only a small introduction for students interested in business. As these two classes often fill up quickly, many students miss out on this opportunity to be introduced to basic concepts in this essential area of study. In local middle and elementary schools such as Miller or Dilworth, such topics are not even touched upon.



Personal Finance Survey Results

At the beginning of the year, we gave out a survey that tested Lynbrook students the basics of personal finance, and the results reveal the deficiencies. The median score was 6 points out of 15 possible points, and the mean was 6.95 points out of a possible 15. Ultimately, even with all the financial resources in San Jose, financial literacy is needed more than ever.

Because of the above factors, Lynbrook FBLA wanted to work with a company in the field of finance to make sure that students can get hands-on experiences in the field.

Partnership Goals & Activities

Activities

We are planning to hold a stock market game for Lynbrook FBLA members and hold speaker events and financial literacy workshops teaching them how to invest wisely.

Goal

Engage 50 members and 100% of chapter in the development and application of personal finance

Goal

Prepare members for the professional business environment by honing their oral, written, auditory, and collaborative skills through at least 50 opportunities for hands on involvement

Activities

We will hold two speaker events that will be open to the members of Lynbrook FBLA and the local community. We will provide members skill development opportunities through creating marketing videos and infographics to be posted onto TINOIQ's social media accounts.

Activities

By providing financial literacy lessons at our local middle and elementary schools, we can introduce to the leaders of tomorrow important tenets of finance from a young age.

Goal

Build a grassroots movement for financial literacy within the local education system and provide 250 hours of instruction in financial literacy

Goal

Provide insight on day-to-day activities inside of business by connecting 100 students to business leaders

Activities

Through a job internship fair, high school students can find summer jobs and internships at local small businesses that truly need their help. TINOIQ will also be hiring at the fair.

Goals for Partner	Activities
Increase exposure of TINOIQ and improve their name recognition by reaching 1000 new people	We are planning to run a social media marketing campaign as a chapter that will include the usage of Facebook and Twitter with the content being mostly marketing videos and infographics. We are also planning to hold a speaker event where employees from TINOIQ can give investment tips.
Conduct market research that guides TINOIQ's marketing strategy for the next 12 months and find 3 opportunities that TINOIQ can exploit in the market	We are planning to hold community surveys on financial literacy and investment literacy which will guide TINOIQ's business and marketing strategy. We will then compile this information into a professional report for TINOIQ to use.

Responsibilities of Business & Chapter Leaders

Having business leaders involved in all stages of the planning and execution process of this partnership was crucial because it demonstrated to FBLA members what the future held and opened up networking opportunities. As the Director of TINOIQ, Mr. Prashant Gupta understood the responsibilities expected of him in order to create a mutually beneficial partnership.

Through constant communication with Mr. Jason Yang, Director Gupta provided guidance to the FBLA Chapter Project Team while opening to members vital resources: access to TINOIQ's paid Gold Plan, funding for the Slicing Pie simulation, and knowledge from speaker events. Through working with Mr. Prashant Gupta, Mr. Yang was able to open up avenues for students to contribute directly to TINOIQ's marketing campaign, obtaining control of their social media platforms. In addition, Mr. Prashant Gupta worked with the chapter project team as an advisor throughout the year, giving suggestions and analyzing the feasibility of events. Thanks to consistent contact and collaboration with Mr. Prashant Gupta, the partnership soared to new heights.

In early June of 2018, the chapter project head Mr. Jason Yang searched for possible businesses to create a mutually beneficial relationship with. In the end, there were two main options that Mr. Yang was considering. The first one was Google, the business Lynbrook FBLA had partnered with from 2017-2018. However, this was not a good choice because we had little impact as they were a very large multinational. The second business was TINOIQ, a local financial services small business.

Mr. Yang finally decided on working with TINOIQ, the small financial services startup as he wanted to make a major impact not only on the chapter members of Lynbrook FBLA but he also wanted to leave a lasting impact in a small business. The partnership was finalized on 8/19 when Lynbrook FBLA gave a formal pitch to TINOIQ's director Mr. Prashant Gupta who was thrilled at the idea of working with an FBLA chapter.

Throughout the whole process of planning and organizing, there were many ups and downs in terms of involvement and coordinating financial literacy events. Being one of the largest clubs in Lynbrook High School, our FBLA chapter has so many resources and members available to us. However, Mr. Yang was initially baffled on how to involve as many people as we could. He eventually came up with the idea of a committee, which is a select group of chapter members that can expand our reach and impact on both the Lynbrook chapter and the people we wanted to contact.

The chapter project team held weekly meetings with the other committee members to discuss upcoming events such as the Internship Fair or the lessons at Dilworth Elementary and Miller Middle Schools. For example, we assigned each member a topic to learn and master to the best of their abilities; then, they would sign up for specific dates to teach the students about personal finances. To record our progress and actions, we wrote meeting minutes to ensure transparency between the committee members and our chapter. Chapter Members had access to all materials used in this project which was shared on a public Google Drive Folder.

The Chapter Project Committee was absolutely crucial to the successful execution and wide impact of our project. The members worked under Mr. Jason Yang and assisted him with fulfilling the goals set for our chapter and for TINOIQ. They met with Jason Yang every Sunday morning to recap individual progress and plan into the future, creating promotional campaigns for chapter project events while building a framework to provide FBLA members opportunities to become involved.



Chapter Project Committee Meeting 3

Planning, Development, & Implementation

Introduction Presentation

Planning and Rationale: Starting from our first meeting upon deciding to work with TINOIQ on August 19th, 2018, project chair Jason Yang gathered the chapter project committee together and discussed possible ways of introducing the partnership to the school. One of the ideas included a demonstration of the product, and others were about a full-on business discussion of the business. We did this to introduce members and create excitement about the project.

Development: A week later, Director Gupta and the team met and discussed the goals of the partnership as well as the details of the first event. To boost productivity, the group met physically at TINOIQ headquarters to understand the company more in-depth.

Implementation: During the beginning of the school year, the Partnership with Business team held a school-wide meeting on August 28, 2018, to introduce the partnership between Lynbrook FBLA and TINOIQ and gather members for chapter project. Director Prashant Gupta presented the business model and discussed the daily operations of the company for the students to understand more about the partnership. He also communicated some important suggestions for students interested in business and technology, such as seeking out to start their own businesses and networking with important people. This event, being open to the entire school and chapter had over a hundred attendees.

Slicing Pie

Planning and Rationale: As an incentive to attract members and reward them for their hard work on the project, we decided to add a method for all of the members to benefit. During the second meeting, the committee started thinking of ways to accomplish this goal, most notably distributing money that TINOIQ provided in exchange for the marketing campaigns we did for them.

Development: During another meeting between the Partnership with Business committee and Director Gupta, we presented our ideas, to which he agreed to and added the idea of the Slicing Pie. Mr. Prashant Gupta provided a generous \$500 as a reward for the members to share. In summary, this business model indicates that the percent share of the rewards is equivalent to the percentage share of their contributions. Later on, we decided on a select number of activities, such as social media posts and participation in the stock market challenge, to provide a certain number of points.

	A	B	C	D	E	F	G
1	Person	Stock Market Challenge	Video	Letter Writing	Quora Posting(3 base points + .1 upvote + .05 view)	Speaker Event(10)	Infographics(10)
3	Ichiro Ng		50		10		
4	Brenna Chang		45				
5	Rebecca Gao		40				
6	Boyang Chen		35				
7	Shawn Wang		25				
8	Ananya Ranganatha		25				
9	Grace Jiang		25				
10	Pranay Tiru		20				
11	Ethan Lin		20	35			
12	Anya Sikri		20				
13	Hongjie Zhou		20				
14	Ishan Goyal		20				
15	Hardik Maheshwari		20				
16	Anna S		20				
17	William Chu		20				
18	Richard Yuan		20				
19	Eric Zhang				10		

Slicing Pie Database – keeps track of member contributions

Implementation: In our first formal meeting with Lynbrook FBLA members, we introduced the slicing pie business model for each of our members to promote productivity and progress. From the slicing pie business model, we gave members a share of the total pool for accomplishing tasks, such as asking for letters of recognition. In total, over eighty people participated in the slicing pie, with the top earner receiving over forty dollars. Ultimately, all of the activities were aimed towards helping to publicize TINOIQ's services while publicizing the financial project as well. The Slicing Pie taught students the idea of equity and financial management through the activities that were involved in gaining, managing, and distributing money.

Marketing Activities

Planning and Rationale: One of the goals for Lynbrook FBLA to help TINOIQ is to conduct market research as a way to advertise and promote the product more effectively. Another very important goal of ours was to bring more exposure to the TINOIQ product with our current resources. Over the first few meetings with the members, we thought of a few methods: Facebook, Twitter, and Quora posting and randomly surveying students and their parents across school.

Development: As we thought the activities through, we devised a few more activities for the members, incorporating their math, science, and writing skills to create a marketing campaign for the company. As for the other activities, we assigned points for the slicing pie.

Implementation: As we introduced the activities to the members of the chapter project, we executed our plans. From the random survey, we received over sixty responses from families in the Lynbrook High School community. Using this information, we coordinated and created a marketing campaign. This includes information such as campaign strategies, industry and market, and advertising media necessary for the campaign. To supplement TINOIQ's approach on the marketing side, we have given TINOIQ something invaluable: a better insight on the market in our community on their market. Upon introducing members to the social media posting and videos, almost all of them posted on the social media accounts and around half of them submitted informational videos, which were incorporated into the posts.

Internship Fair

Planning and Rationale: We wanted Lynbrook FBLA members to have a place where they could practice the skills they acquired in the partnership with business. To do this, we planned to hold a job and internship fair where students could look for summer jobs and internships from local employers. We planned to hold this in conjunction with Monta Vista FBLA and BAYCO, local student-run organizations with similar goals to FBLA.

Development: Together, we secured a venue for the job and internship fair. This event would be held on March 18th from 3-5pm at the Cupertino High School Cafeteria. We did not want to use Lynbrook's cafeteria or gym as there is construction happening on campus which would make navigating to the fair difficult. We contact businesses through email, phone calls, and face to face and we got a total of 30 businesses to attend.

Implementation: We are holding the fair on March 18th and we are expecting 400 students to attend.



Cupertino High School – the site of the job/internship fair

Miller and Dilworth Financial Literacy Lessons

Planning and Rationale: The major goal in the partnership was to build a grassroots movement for financial literacy within the local education system. To plan this, the Partnership with Business committee looked into schools which feed into Lynbrook High School. Some of the schools considered were Miller Middle School, John Muir Elementary School, and Dilworth Elementary School, as they were all geographically close to Lynbrook High School.

Development: We quickly reached out to the three schools and contacted the principals. Upon receiving positive responses from all three, we met together and decided to teach at Miller and Dilworth and rapidly made arrangements to speak.

Implementation: Project Chair Jason Yang and various other committee members, using their previous financial literacy knowledge and teaching skills, went to instruct thirty students every Tuesday at Dilworth Elementary School and Thursday at Miller Middle School from 4:00 – 5:00pm. Each of the students significantly improved their skills ability to manage money, gauged both by their virtual stock market game and financial literacy quizzes.



Financial Literacy Lessons at Dilworth Elementary School

Evidence of Publicity

Personal Contact

The project committee held many different forms of communications to those involved in the project. Facilitated in a professional manner, weekly newsletters were sent out through email to subcommittee members for reminders and updates on the project. At Lynbrook FBLA's weekly member meetings, project committee members presented about their subcommittee progress to the entire membership. Other platforms, including Facebook groups, Google groups, and Slack were utilized to communicate among members. For more important aspects of the project, meetings were held weekly as well, both in-person and via video chat. Interaction with professionals was facilitated in the same manner.

Online Outreach

The project achieved outreach through numerous forms of online communication. The Technology subcommittee created a website, with different pages for the subcommittee's research and activities that allowed instant updates on progress.

The project also featured announcements on the Lynbrook FBLA page, where general members could find ways to get involved even if they were not already in the committee.

Finally, the project was further publicized on various social networks, such as Lynbrook FBLA's Facebook and Instagram page, in addition to members' own social media profiles.

Letters of Recognition

After contacting over 20 community leaders through phone calls, letters, and email communications, 3 extolled the project's extensive efforts and success in laying the foundation for further community outreach, establishing a mutually-beneficial partnership, and utilizing resources to fulfill comprehensive



Amay Tripathi
Lynbrook FBLA Treasurer
1280 Johnson Avenue
San Jose, CA 95129-4172

Dear Amay Tripathi:

Thank you for your letter regarding an invitation to speak at Lynbrook High School's FBLA group. I appreciate the time you took to write, however, as your school resides in the 17th Congressional District, and I represent constituents of the 19th Congressional District, Congressional courtesy dictates that Congressman Ro Khanna be given the opportunity to address your request.

As a courtesy to Congressman Khanna, I have taken the liberty of forwarding your letter for his consideration. I am confident that he will be pleased to have this opportunity.

The following is Congressman Khanna local office address, phone number and website, should you wish to contact his office directly:

Congressman Ro Khanna
900 Lafayette Street, Suite 206
Santa Clara, CA 95050

Phone: (408) 436-2720
Fax: (408) 436-2721
url: <https://khanna.house.gov>

I have no doubt that Congressman Khanna will give your letter his thoughtful attention.

Sincerely,

Zoe Lofgren
Member of Congress

ZL:vp
CC: Congressman Ro Khanna

Letter from Congressman Lofgren

research and facilitate activities. We had three professionals write letters of recommendation commending our project. They were from Congresswoman Zoe Lofgren, Cupertino City Council Chamber of Commerce Communication Director Mr. Rick Kitson, Dilworth Elementary School teacher Ms. Lauren Graham, and Miller Middle School teacher Ms. Kimberley Lam. Overall, experts acknowledged that the project exceeded the goals originally established for the project.

Benefits & Concepts Learned

Degree of Impact on Chapter

Revisiting the goals we set at our projects inception, we have succeeded in positively impacting our FBLA chapter. Through our partnership with TINOIQ, we were able to introduce our FBLA members to new business ideas, opportunities, and experiences to bring into their academic and professional careers. Our degree of impact primarily stood in three distinct areas: financial literacy, business skills, and opportunities for application.

Chapter Goal 1 — Build a grassroots movement for financial literacy within the local education system and provide 250 hours of instruction in financial literacy

At our first meetings, we provided preliminary exams on basic business concepts: stocks, investments, businesses, and banking. What we saw was an absolute lack of financial literacy instruction for the children, with students averaging a score of 6.95 out of 15(46%). After we provided dozens of hours of business instruction and activities for Middle and Elementary School students through weekly meetings, we saw a significant improvement in their understanding of business concepts, with students averaging 84.5% on exams that covered more advanced topics. Another major indicator of improved financial literacy were results from Stock Market simulations before and after instruction. Using MarketWatch to host investment competitions, we saw on our first game an average loss of 2% that was well below NASDAQ, S&P 500, and DJIA performance in that same period. 3 months later, we once again used MarketWatch for another stock market stimulation, this time with students both outperforming market indexes and also performing with less average variability.

We held a total of 5 lessons with 36 students at Dilworth Elementary School amounting to 180 hours.

We also held a total of 8 lessons with 19 students at Miller middle school amounting to 228 hours.

Chapter Goal 2 — Prepare members for the professional business environment by honing their oral, written, auditory, and collaborative skills through at least 50 opportunities for hands-on involvement

Over 80 members participated in slicing pie activities leading to a total of 96 social media infographics and marketing videos for TINOIQ.

Chapter Goal 3 — Provide insight on day-to-day activities inside of business by connecting 100 students to business leaders

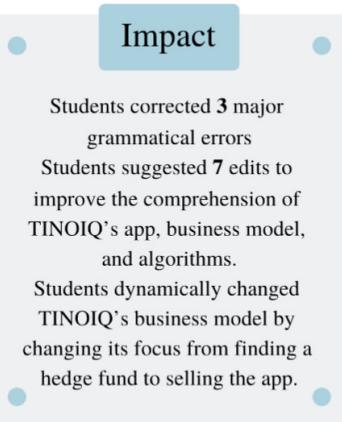
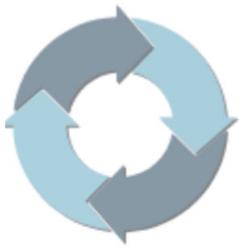
Lastly, we hoped to provide members with opportunities to apply the skills they have gained from the project or from school and obtain real business experience. Working together with Monta Vista FBLA and BayCo, we organized an internship fair that provides students with networking opportunities to find internships and job positions. This event will host 400 students, feature 30 businesses, and provide multiple workshops taught by business professionals, creating a tangible impact within our community.

Degree of Impact on Partner

There were four main ways that our business partner TINOIQ, was positively impacted. The first was with an increase in community presence as over 100 students and teachers learned about its existence through the speaker events, an internship fair, and slicing pie activities. The second way was through our marketing plan, spreading TINOIQ on social media and the internet through marketing videos and infographics. The third aspect we impacted on TINOIQ was a feedback channel for their app, current marketing strategies, and their website. The final way we helped them was through conducting professional market research, as demonstrated through our deliverables such as the marketing plan. The main ways that we helped our partner dynamically changed their business strategy.

Changes in business strategy: TINOIQ was dynamically impacted through its shift in business model. Before their involvement with Lynbrook FBLA, they wanted to fully focus their attention on finding a hedge fund that wanted to use their algorithms as they believed that their business model of the app would not be profitable. However, we managed to shift their business model by increasing their app sales through our marketing campaign, which eventually convinced them to continue their app sales along with their pursuit of a hedge fund.

Degree of Impact on TINOIQ



Impact

Reached 5653 new people within 3 months with the Facebook marketing campaign.
Posted 336 unique posts on Twitter, gaining 387 followers within 3 months of marketing campaign.

Marketing Plan



Impact

Members created a 5-page plan analyzing TINOIQ's market and channels. They provided marketing solutions to take advantage of these opportunities.

Market Research

Evaluation of Project

Goals	Evaluation	Recommendations for Change
Engage 50 members and 100% of chapter in the development and application of personal finance	We managed to involve 216 members of Lynbrook FBLA and 100% of chapter members.	In the future, we hope to involve students in other business clubs on campus, such as DECA
Prepare members for the professional business environment by honing their oral, written, auditory, and collaborative skills through at least 50 opportunities for hands-on involvement	We taught members how to make infographics and marketing videos through lunchtime member meetings and let them create infographics and marketing videos during their free time.	In the future, we hope to create additional opportunities for members to practice public speaking to a live audience.
Build a grassroots movement for financial literacy within the local education system and provide 250 hours of instruction in financial literacy	We did an excellent job improving financial literacy at Miller Middle School and Dilworth Elementary School. The students and the teachers gave excellent praise and recommendation letters for our project.	In the future, we hope to teach at Hyde Middle School and John Muir Elementary School.
Provide insight on day-to-day activities inside of business by connecting 100 students to business leaders	We are holding a job and internship fair and we expect 400 students and 30 businesses to attend.	In the future, we want to expand to additional sectors of the financial industry and have large companies in addition to small businesses recruiting.
Increase exposure of TINOIQ and improve their name recognition by reaching 1000 new people	We ran a marketing campaign that reached over 5000 people and changed TINOIQ's business model.	In the future, we plan to use other social media channels such as youtube and twitter to promote TINOIQ.
Conduct market research that guides TINOIQ's marketing strategy for the next 12 months and find 3 opportunities that TINOIQ can exploit in the market	TINOIQ has found their niche in the market through our report and are working to exploit their advantage.	In the future, we could partner with professional consultants to review our recommendations and verify that they would indeed be beneficial.