



## **Project Management - Financial Literacy Project**

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# I. Executive Summary



## What is Project HIVE?

Project HIVE is an initiative to strengthen the average financial literacy knowledge of the youth and members of the community alike. Through various programs, workshops, and campaigns, we teach the personal financial literacy (PFL) basics. The basis of the project is making the topic engaging to retain information better and retain attendance. This is done through various fun games and activities in every event. Our largest program is Camp Busy Bee, where we visited high school classes and middle school classes bi-weekly to teach PFL through engaging games and lessons.

**Problem** Our current school system has a significant disconnect between what students need and want to learn, and what they are learning. It has only just recently introduced a course on PFL, which has been ineffective. We know this because kids continue to fail PFL exams. Plus, the career development clubs or organizations aren't picking up the slack, with DECA only having two competitive events dedicated to it. In addition, there are tremendous negative effects to being financially illiterate, like the risk of losing thousands of dollars every year.

Some of the groundwork for Project HIVE is based on these issues. The most prominent is making fun interactive games with every event. This is because not only will it increase our continued attendance, but it will also cause everyone attending to retain the information better. In addition, we work to target a broader range of students so we can inspire them to learn about financial literacy as they progress in life. In addition, we will run social media initiatives to reach members of our community outside of the school.

**Solution**

## Target Market

Our team's main target market is students from 8th-12th Grade. The reason for starting from 8th and going to 12th is to teach them more and more each year to foster their PFL. Our secondary market is students seeking higher education because of how expensive university has become. In addition, we target members of our community who missed PFL education while they were at school.

### MILESTONE 1   MILESTONE 2   MILESTONE 3   MILESTONE 4

Gather  
Information

Plan  
Events

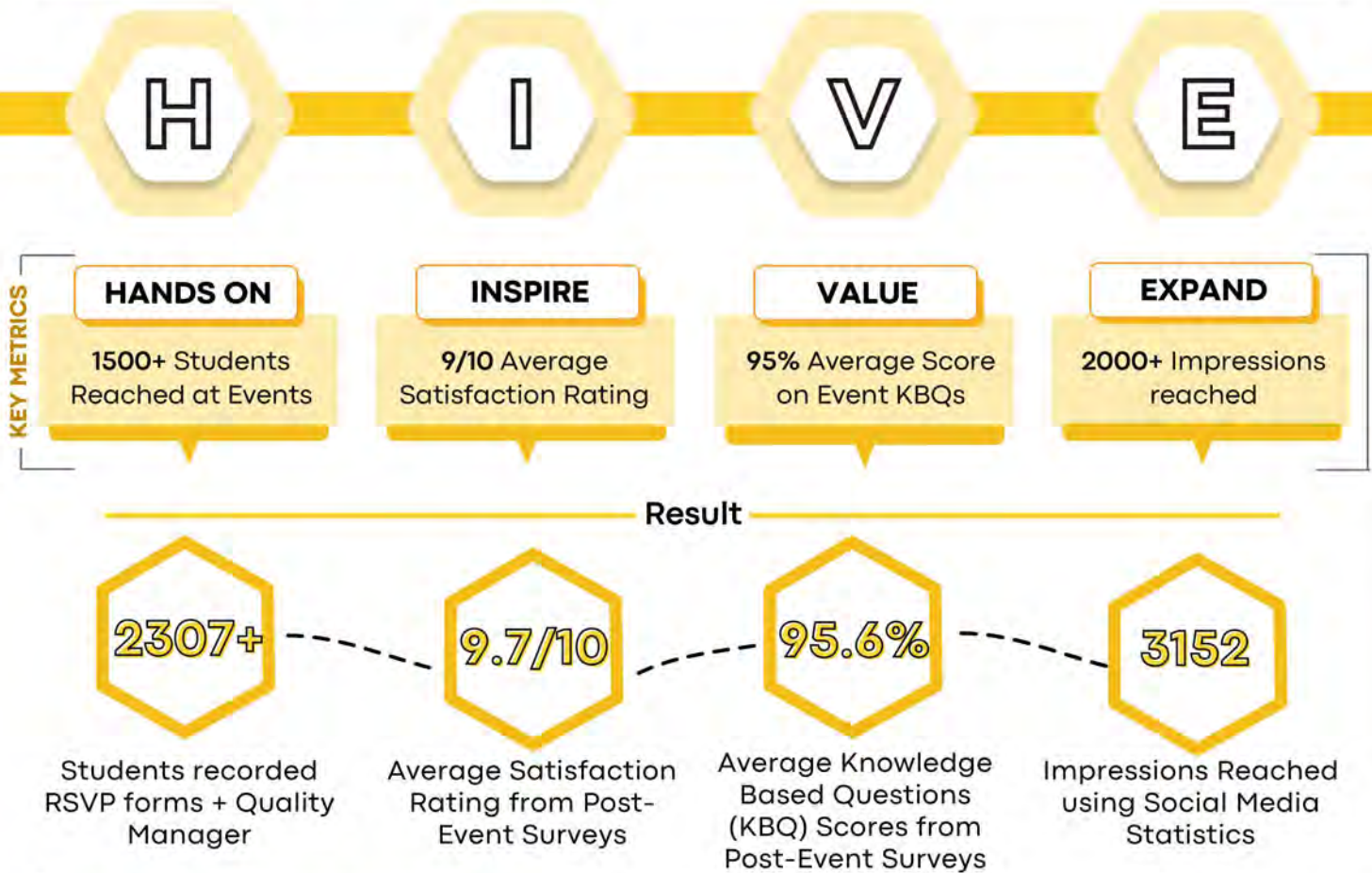
Introduce  
Curriculum

Amplify  
Influence

MILESTONE	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
GATHER INFORMATION								
PLAN EVENTS								
INTRODUCE CURRICULUM								
AMPLIFY INFLUENCE								



## Key Metrics & Results



## Project / Event Schedule

### Project HIVE Curriculum

A curriculum designed to tackle the basic topics of financial literacy including Earning Income, Investing, Saving, Spending, Managing risk, and Managing Credit.

7/2-9/1

### Camp Busy Bee

A series of presentations and interactive activities based off the Project HIVE curriculum targeting students in middle and high school.

9/18-11/15

### Instant Buzz Campaign

A series of 7 Instagram Story posts serving as a week long informational campaign covering the 6 topics of financial literacy our curriculum focused on.

11/5-11/11

### Money Honey Educational Posts

A week-long, Q&A-based financial literacy focused series of Instagram posts that provided PFL scenarios, frequently asked questions, and detailed explanations.

11/19-11/25



## Smart Spending & Saving Workshop

An afterschool presentation and interactive budget activity regarding the basics of spending and saving. Advertised with treats and monitored through RSVP forms.

12/5

## Steps to Invest Workshop

An afterschool presentation and investment "Success Probability" activity regarding the basics of investing. Advertised with treats and monitored through RSVP forms.

12/7

## Lunch Money Lunch Booth

A booth open to all lunches attracting the CBHS student body, sharing informational topic flyers, playing multiple choice financial trivia, marketing our social media account, and having Starbursts as incentives.

12/8

## Double Good Fundraiser

A 4 -day virtual fundraiser set up through the website Double Good where CBHS DECA members sold bags of popcorn to raise money to subsidize the costs of ICDC.

2/22-2/26

## Monitoring & Controlling

Schedule

### Asana

Tool with a dynamic calendar where team has access to assigned tasks and deadlines.



Quality

### Feedback Forms

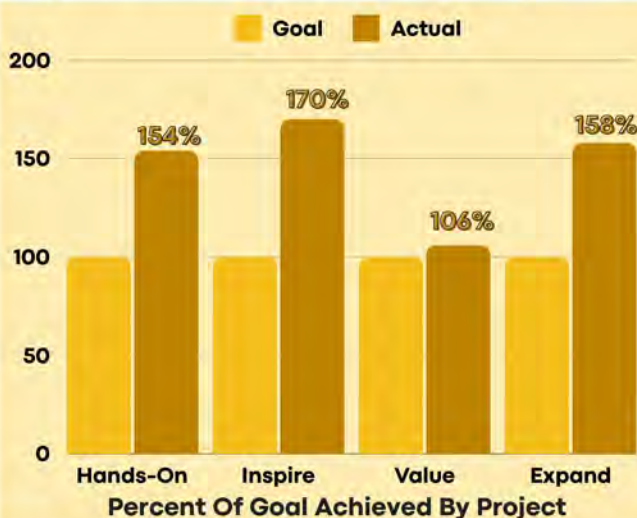
Form given to participants to actively see how certain aspects of the project could be improved or kept as is.



Budget

### Budget Sheet

Simple sheet which allows team to approve an event's budget to account for it easily in master budget.



### Percent of Tasks/ Events Completed On Time

88%

Using Asana, we were able to track when tasks or events were on time. This allowed us to calculate the % of late events. This high percentage is due to Asana's ability to assign events, keeping individuals accountable.

### Positive Budget Variance

By using the budget sheets, we were able to minimize costs per initiative. In addition, we made sure to save money anywhere we could by using items our chapter already had. This allowed us to have a positive variance.

51%

## Recommendations For Future Projects

1

**Test Runs:** have test runs to ensure the quality of all events when executing.

2

**Implement in Classrooms:** going to the individuals you aim to target to make a direct influence.

3

**Ambassadors:** creating a larger team to expand the project's reach.

4

**The Money Hub:** new PMFL project. A website with a variety of guides on how to become financially literate.



## II. Initiating



### A. Statement of the Problem

#### Lack of Financial Literacy Education ....

There is a significant disconnect between what schools teach and **what students need and want to learn**. In a survey, Americans stated that they only used **37% of the information** they learned in school after graduation. They indicated that they knew more than half of their skills while actively on the job (CBS). This means that upon graduating from high school, on average, students feel **thoroughly unprepared to enter the workforce**. PFL levels throughout people show this. Across the U.S., over 80,000 people took a PFL test made by the National Financial Educators Council or NFEC. For **teens ages 15-18**, students overall **failed the exam with a low average score of 63.84%** (NFEC).

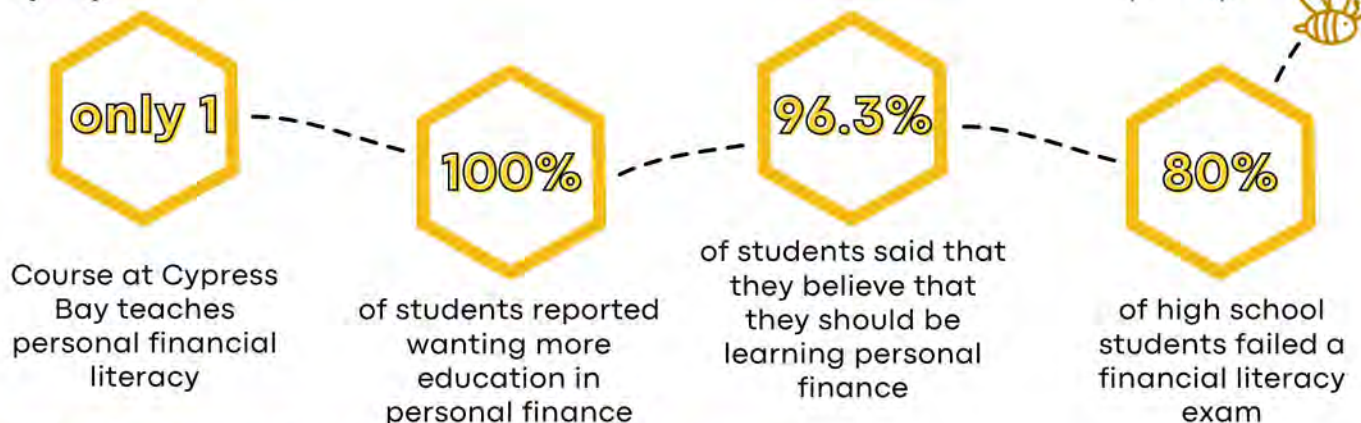
**Only 2** yet **20**

competitive events in  
DECA deal with  
personal finance

competitive events in  
DECA deal with  
marketing

Our community, more specifically Cypress Bay, can be observed as a microcosm for the state of financial literacy in society. **Despite multiple state efforts to push the subject forward**, students continue to struggle and lack basic PFL skills.

Even after taking the course, 80% of students continue to fail PFL exams at Cypress Bay. Once again, the reigning issue is that the PFL courses are definitions, concepts, and tests; students never get a **chance to practice real-world skills or enjoy the topic**. Career Development Clubs centered **around relaying information** past the standard curriculum often skip over some of the more **"boring"** topics like PFL. **DECA**, for example, only has two events that deal with financial literacy, compared to 20 events that deal with marketing. How can students learn PFL if it is **constantly overlooked** in school? This stems from the issue of **PFL being labeled a boring subject**. A Harvard study explains that the only way to combat this idea is to create interactive lessons in which students can participate.



#### Effects of Not Being Financially Literate

The effects of not being adequately educated in personal finances **ripple throughout society**. According to NFEC, Americans, on average, reported losing \$1,634 yearly from a lack of financial literacy knowledge. This includes 15% who stated **losing \$10,000+**. All this does not account for the accumulated debt individuals may incur from lacking financial literacy knowledge. All this knowledge cannot come overnight; It must be **built over a lifetime**.



## B. Project Scope

The most significant issue with how financial literacy is taught is that people are expected **to only need one PFL class**. Students should be given aid to develop and grow financial literacy knowledge **over a few years**, getting more advanced yearly. Our target market was deliberate in working towards solving this issue. In addition, we emphasized looking for students who would want a higher education because PFL is needed to **manage the necessary financing** for that goal. HIVE also expands past students and looks for members of the community who need stronger PFL knowledge to **manage their income better**.

### Target Market

- 🎯 Middle and High school students
- 🎯 Students seeking a higher education
- 🎯 Members of the community who need more PFL knowledge

### Project Purpose

Project HIVE strives to teach the importance of financial literacy to a wide age range of students through hands-on experiences. This leads to a deeper understanding of the topics while simultaneously exciting kids to learn more about PFL outside of the project initiatives. We hope to build this knowledge in students over a few years by teaching a large age range.

### Project Rationale

Last year, Cypress Bay DECA had a project management event called Common Cents. This project was able to **reach over 70% of CBHS DECA members**. This shows us it is possible to get at least that percent of DECA members, if not more. In addition, **100%** of students last year who participated stated they wanted **further education in financial literacy**. This sets the stage for our project to expand their knowledge using interactive experiences. By working with teachers, we can create more engaging, interactive lessons during class because it will be a **tighter, more personable group**.

### Past Success

# Over 70%

of Cypress Bay DECA members participated in last years financial literacy project

Common Cents Workshop



# 100%

of participants said that they wanted further education in personal financial literacy

### Expected Benefits

1

#### Create Interest in PFL Amongst Kids

By using fun and interactive games, we can interest kids to want to continue learning PFL

3

#### Reach Wide Age Range of Students

By teaching kids across grades from 8th to 12th, we can give them time to grow their PFL

2

#### Grow PFL Knowledge in Community

Strengthen basic knowledge of PFL at not just our highschool, but in our community

4

#### Create a Long-Term Program

Create a curriculum that can last to be able to continue it in HIVE initiatives



# III. Planning and Organizing



## A. Project Goals

The smart method must be implemented for any project management process to ensure that every goal is effective and practical. To stay **specific**, our goals relate to one of the problems we hope to solve. All of our goals are required to have an accompanying metric to show **measurability**. The **attainability** was gauged by evaluating past project management goals and their success. All goals are **relevant** since they are based on the expected benefits and are connected to PFL initiatives. Finally, using our schedule, we made sure all the goals were achievable **by the end of the project**. These goals guided our various activities and initiatives.

### SMART METHOD

- S** Specific  
Is the goal detailed?
- M** Measurable  
Can the goal be measured?
- A** Attainable  
Can the goal be achieved?
- R** Relevant  
Is the goal relevant to HIVE?
- T** Timely  
Can the goal be reached by the end of the project?



## Hands on

One of the most important goals of Project HIVE was to make an interactive experience that students would **generally find fun**. This would allow us to have students wanting to continue participating, but simultaneously, the students would **retain the knowledge** we are teaching them. We plan to include fun games and activities relating to financial literacy, and we plan to measure this goal through the **overall attendance** throughout our events.



## Inspire

While teaching our students about PFL is key, we won't be able to teach them **every nook and cranny of the subject** during our time with them. Therefore, we hope to inspire them to feel more comfortable and interested in the subject so they will **want to continue independently learning**. HIVE will measure this goal through qualitative/quantitative event satisfaction ratings.



## Value

The most obvious component of teaching a course is ensuring the teaching of **valuable information**. One of our project goals consists of teaching information that students will need to enter **into their professional lives**, gaining the many benefits of being financially literate. Even though our logistics team works tirelessly to ensure quality, we will measure this goal quantitatively through **KBQs (Knowledge Based Questions)**.



## Expand

For us, accessing students at Cypress Bay is simple. However, in order to reach a wider age range of students, we had to also **coordinate with a local middle school**, Falcon Cove. In addition, we are working towards strengthening our **community's PFL knowledge** through social media. Therefore, this goal will be measured by how many different **class grades (8th- 12th)** we can reach and how many **social media impressions** we make.



# B. Human Resource Management Plan

## The Team Behind Project HIVE



### Quality Manager

Sofia Landaeta-Herrera

As the primary quality manager, Sofia is in charge of ensuring the quality of our events. She is in charge of incorporating participant feedback as well. She ensures our events are executed smoothly and all curriculum material is factual and valuable in terms of student education.

#### Responsibilities:

- Create/ Monitor post workshop Surveys & RSVPs
- Ensure quality of all presentations

#### Skills:

- Google Forms Experience
- Financial Term Proficiency

#### Strengths:

- Time Management
- Problem Solving
- Detail Oriented



### Logistics Manager

Gabriel Quintero

As the primary Logistics manager, Gabriel ensures that every facet of our project runs smoothly. He oversees external communication with advisors or administration. Gabriel supervises all research and data collection to craft our curriculum. He ensures our timeline is being adhered to and milestones are being met.

#### Responsibilities:

- Craft the Project HIVE curriculum
- Communicate and schedule team and advisor meetings

#### Skills:

- Excel Experience
- Time Management
- Organization

#### Strengths:

- Communication
- Scheduling
- Cohesive and Concise Writing



### Marketing Manager

Vivian Lopez

As the primary marketing manager, Vivian ensures our project reaches as many students possible. She develops marketing strategies and promotional campaigns to ensure that we reach our **EXPAND** goal. She oversees the marketing committee as well as the project's Instagram page.

#### Responsibilities:

- Create posts and campaigns for social media
- Design all presentations and promotional material

#### Skills:

- Graphic design
- Organization
- Communication

#### Strengths:

- Public speaking
- Creativity

### Logistics Committee

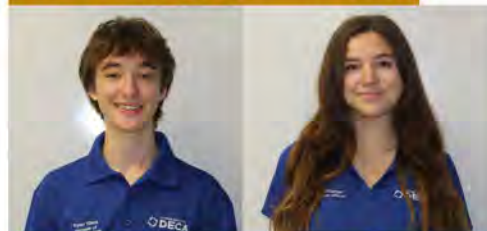


Isabella Oliveira Oscar Atkinson



The logistics committee works with Gabriel to **research the topics** necessary to develop our curriculum. They are present in team meetings and take strategic notes for improvements to implement. They **finalize all presentations** following marketing committee production.

### Marketing Committee



Ryan Shea Ivette Barger



The marketing committee works with Vivian to **develop all promotional materials** for Project HIVE. They design posts and meet to create new campaigns to reach our goal to **EXPAND**. They work on **Canva** and ensure all aspects of our project are visually appealing.



# C. Schedule

## I. Milestone

### MILESTONE 1 GATHER INFORMATION

We conducted research and gathered data to ensure that our project's information was valuable. This made certain of **the need for our project** and led us to choose what specific areas to target. Our logistics committee worked to **gather** the necessary information and **condense** it to formulate our curriculum. We focused on the **6 personal financial literacy topics available, provided by DECA**, and began crafting our curriculum to target as many individuals as possible.

### MILESTONE 2 PLAN EVENTS

The next milestone we focused on was organizing **how** to communicate our information. To **optimize our project's reach**, we planned a variety of events including in-class visits, afterschool workshops, and made an Instagram account. We **distributed our curriculum** into several lessons, **spoke to our advisors** to ensure we had one present at every event, and developed RSVP forms to **track attendance**.

### MILESTONE 3 INTRODUCE CURRICULUM

After working to formulate the perfect curriculum that would capture students' attention and educate them on basic financial skills, we wanted to **launch as soon as possible**. We aimed to introduce our curriculum to get the most accurate and immediate feedback. To do so, we launched our **classroom** visits titled **Camp Busy Bee** to allow us to see student reactions and interaction levels in real-time.

### MILESTONE 4 AMPLIFY INFLUENCE

Our last milestone was to **amplify our project's influence to its fullest potential** and reach as many students as possible. We used **Instagram** and created online **campaigns** to communicate information anytime, to anyone. We also expanded beyond the classroom, holding various after-school events open to all students. To reach even more individuals, we targeted our **total school population** by opening a lunch booth during all class lunches. Lastly, we set up a fundraiser to help subsidize ICDC competition costs for our competitors.

## II. Timeline to Reach Each Milestone

MILESTONE	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
GATHER INFORMATION								
PLAN EVENTS								
INTRODUCE CURRICULUM								
AMPLIFY INFLUENCE								

Once we became confident in the value of our material, it was all about picking the right strategies to present to our target market. Carrying a solid curriculum, we wanted to **begin by targeting a small, controlled audience**. Once feedback was received and improvements were made to our methods of education, we began scoping beyond the classroom. We made it a mission to **reach as many students as possible**, while managing all the different aspects of our project. Utilizing our committees responsibly, we created a productive **time management plan** where the roles of each individual were specified. We managed project quality, social media and in-person marketing, Instagram impressions and interactions, and event planning. Although they minorly overlapped due to the numerous events we planned to offer, our 4 milestones were meant to be **consecutive**.



## D. Quality Management Plan

We devised a plan to accomplish project goals by ensuring the quality of our events.

Key Metrics			
<b>ATTENDANCE</b> <b>1500+</b> Students Reached	<b>SATISFACTION</b> <b>9/10</b> Average Rating	<b>KBQ</b> <b>90%</b> Average Score	<b>SOCIAL MEDIA</b> <b>2000+</b> Impressions
🎯 <b>HANDS ON</b>	🎯 <b>INSPIRE</b>	🎯 <b>VALUE</b>	🎯 <b>EXPAND</b>

### Attendance

#### Goal- HANDS ON

The attendance of the project is a clear quantitative measure through which we can ensure success in our project. **With our RSVP forms**, we are keeping track of how many students attend each of our events. In addition, we had our **quality manager** at every event keeping track of how many students actually attended, even when we couldn't have an RSVP. Successful attendance proves **two positive aspects** of our project. One is the quality of our **marketing team**. It shows how people saw promotion for our project and events and wanted to be a part of them. Second, if our **attendance continues to stay high**, it shows that our project was fun and interactive, meaning students want to continue learning about **Personal Financial Literacy**.

#### RSVP Form Header

#### Smart Spending and Saving Workshop

Interested in learning about how to spend your money wisely through an interactive, hands-on workshop? If so, join us on **Tuesday, December 5th** for Project HIVE's Smart Spending Workshop! We will be teaching you about the basics of Spending with the incorporation of a fun activity to make sure your experience with financial literacy is a positive one!

FREE snacks will be provided.

### Student Feedback

#### Feedback Form - Questions

How confident do you feel about the workshop?

Your answer:

On a scale of 1 to 5, how confident do you feel about the basics of Investing?

Not confident at all

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐

Super Confident

Now, please answer the questions below to test your knowledge!

#### Goal- INSPIRE and VALUE

After every event, we had the students fill out a post-event survey with **two different types of questions**. One **quantitative** and **qualitative** method is asking if the event made them more financially confident and if they would be more **comfortable** with said topic in the future. The other is **Knowledge-Based Questions (KBQ)**, which tested if the students retained and understood the information we were relaying.

### Social Media Interaction

#### Goal- EXPAND

Our project aims to reach the most significant number and most **comprehensive range of the community** possible throughout its duration. The most effective way to do so is through **social media**. Based on past project management events, reaching **2000 social media impressions** would be a large enough portion of the community to make an impression. In terms of **reaching a wide enough range of students**, our project has events designated for students starting from **8th grade up to 12th grade students**.



## E. Risk Management Plan

### Timeline Delays

With any project, **timeline delays are inevitable**. As much as we stay on schedule with project management tools like **Asana**, which syncs into Google Calendar, we can't control some factors. Hurricane days, random statewide tests, and teacher scheduling issues were some of the most common occurrences we were looking out for. To protect against these, **the logistics team ensured that our events were flexible with contingency plans** to adjust the timeline if needed. Having multiple days planned for one event, for example, or marketing prepared with newly updated dates.

### Engagement

Especially with something that has been labeled "boring" in the past, students **not engaging with our project** has always been one of our worries. To combat this, our first line of defense is our **quality manager**, who makes sure our project is interesting and engaging by including fun games and **activities**. However, all the project leaders also understand that students sometimes need motivation to participate. That's why we always had **candy for students who answered correctly** at the events. This created a competitive environment, leading to more engagement. Our marketing team also worked on flyers to place across the school and Instagram posts/stories to motivate people to attend. We even **marketed our post-event incentive** (e.g., candy, donuts, etc.), which students could only receive after attending the whole event and participating in our games.



### Quality

When teaching something as crucial as PFL, having **high-quality** is key. In order to ensure our events were of high quality (IE., the games were engaging and the information was solid), we would **test run** each of them prior with a smaller group of known officers. They would tell us their opinions, give us suggestions, and offer guidance on **how to execute them more effectively**. We could then be ready for the **actual event** as we knew the information was good by then. While this worked for all events, social media was excluded from these **test runs**. Instead, we would have the members act as a **focus group** that could look at the design, information, and effect of our **social media posts** on the community. This would ensure that even with just a quick glance, people would still be able to gain benefits from being more financially literate.





## F. Proposed Project Budget

Expense	Description	Value	Actual
Candy	Candy to give to kids who answer questions correctly during our workshops and programs	\$69.52	\$49.99
Post-Event Incentive	Large desert that we can market and give to kids at the end of the event (Eg. Donuts or Ice Cream)	\$91.57	\$91.57
Polo	Polos for the project leaders (Includes the polo graphics)	\$68.97	\$0
Canva Pro	An online, graphic design tool to create the best quality presentations and graphics	\$29.99	\$0
Marketing Supplies	Legal and tabloid paper, cardstock, and posters	\$37.89	\$0
Event Decorations	Tablecloths, tables, banner paper, and gold confetti	\$7.99	\$7.99
	<b>Totals</b>	<b>\$305.93</b>	<b>\$149.55</b>

## Budget Explanation and Usage

**Favorable**

Many resources had numerous materials available from our **chapter's storage**. The marketing supplies are something we always had ready for our events. These supplies were used to print and place posters **across the school** for each event, especially in **DECA classrooms**. Canva Pro is a tool every Cypress Bay DECA member has because of a deal we have with the company Canva. This was used to simultaneously create all of our **social media initiatives** and all the **marketing** for our Instagram as well. **Cypress Bay's Interior Design Club** had spare polos left from an order, thus they donated them to us. In addition, they had a **Cricut** to put our logo on them. While Cypress Bay DECA had some candy, we still had to order more to give to the students when they **answered questions correctly**. We also had to buy the "Post-Event" incentive as that was a key part of making sure we could get **high attendance** and **participation rates**. Finally, we had to purchase most of the decorations as Cypress Bay didn't have many yellow decorations. Overall, using our chapter's resources, our budget was able to secure a **favorable variance** from the original budget.



## IV. Execution



### Project HIVE Curriculum

Before beginning Project HIVE, we wanted to ensure the quality of the information we provided to our target audience. To do so, our team took time to figure out the essential topics that needed to be taught by conducting **primary and secondary** research. Our **logistics manager and committee** used various reliable sources to widen the data gathered. Through this, we discovered facts and statistics that

that showed exactly what students lacked the most expertise in and what seemed to be the most vital information they needed to know. Primary research then furthered our ability to help the youth as **we directly surveyed students at Cypress Bay and our local middle school, Falcon Cove**, to discover how their knowledge needs could be met. These surveys revealed that **73% of students reported** wanting more education in personal finance overall. Through these research methods, we concluded that it was essential to teach the basics of the six most important topics of financial literacy, as used in **DECA's PFL event: Earning Income, Spending, Saving, Investing, Managing Credit, and Managing Risk**. Our team then formed the interactive curriculum that would be used throughout all areas of our project: Project HIVE. Project HIVE's original, accurate, and engaging curriculum ensured the best education on financial literacy topics needed for our target audience to succeed financially. Our **Quality Assurance manager** confirmed its accuracy and effectiveness. This curriculum was also the basis for creating the interactive games we used throughout our program to make sure they were **focused on the necessary topics**.

#### SURVEY

**73%**

want more PFL education

#### EDUCATED

**167**  
students

**Aiming to create the difference** we wanted to see, we formed Camp Busy Bee: A 2-month-long program based on Project HIVE, our original curriculum, to teach high school and middle schoolers all they need to know about the **basics of financial literacy**. We held Camp Busy Bee in DECA classrooms around our High School, Cypress Bay, and then expanded our teachings to **2 classes at our local middle school**. This allowed us to reach all of our target markets. Combining the number of students taught at both, **we directly educated 167 people**.

### Camp Busy Bee

#### MIDDLE SCHOOL

**AVERAGE KBQ SATISFACTION**

**93% 9.8/10**

#### HIGH SCHOOL

**AVERAGE KBQ SATISFACTION**

**96% 9.3/10**

#### MIDDLE SCHOOL CLASSROOM VISITS



#### HIGH SCHOOL CLASSROOM VISITS



The program consisted of visiting classes weekly during school hours over the 2 month period. There was **much coordination** and **heavy planning** done with teachers by the logistics committee, as well as making schedules on Asana beforehand, to make sure everything ran smoothly. During execution, we presented **insightful** presentations to students, which consisted of **comprehensible information** and **interactive activities** to allow for the **hands-on** learning experiences we aimed to give the youth. Our presentations were checked for accuracy by our Quality Assurance Manager. On each visit, our one-hour sessions focused on one of the six main financial literacy topics.



This allowed for an **in-depth** explanation and understanding of each to be made. Then, we played **interactive games** with the students to push for their **entertainment** and **inspire** them to love the subject of PFL. Our Decision Tree game, which involved students choosing various career pathways to see where each could take them financially, was a favorite. Our investing activity was also a hit, in which students invested certain amounts of their income in what they pleased, to then calculate the chances of their potential loss or gain. **Enjoyment** was evident because of these games, and the feedback we received from students was marvelous as they voiced their **satisfaction** with the program's **interactiveness** and **usefulness** in our surveys.



## Social Media

The marketing committee created an Instagram account to have a social media presence and **expand** our **impact** on our target audience to an online platform. Over the course of our project, we were able to gain **126 followers**.



Utilizing Instagram's **built-in analytics**, we were able to monitor **impressions** and **follower interaction** as our project progressed.

## Instant Buzz Campaign

To tackle our milestone of **amplifying our influence** and reaching our goal to **EXPAND**, we used our Instagram account to hold our first social media campaign: Instant Buzz. This campaign began creating our **social media presence** and **helped build our followers**. To ensure we were intriguing to our audience, we made the marketing for these posts visually appealing and informative. Instant Buzz was a week-long campaign consisting of short, daily Instagram story posts aimed

at reinforcing our followers' **knowledge** of the six main financial literacy topics. The **informational** story posts were created by our Marketing Manager. They were straightforward and strategically designed in a way that allowed for **bite-sized pieces** of information to be given easily to followers. After the story of the day, we included an **interactive question** to allow followers to answer a **personal finance question** about themselves relating to the topic of the day. These questions ensured that they were reading our posts and applying the insight given to motivate them to reflect on their own financial choices. Due to its **effectiveness**, Instant Buzz alone was able to reach over **2037 social media impressions**.

TOTAL IMPRESSIONS

3152

FOLLOWERS

126

IMPRESSIONS

2037





## Money Honey Educational Posts

After sharing our Instant Buzz Campaign, we created a Q&A series of **educational** Instagram posts that **highlighted common financial literacy-based quiz questions** and provided answers and explanations to them. We named this series of posts "Money Honey." One post was made on each main topic in our Project HIVE curriculum, for six posts made over **a week period**. The posts were designed by our **Marketing Manager** to look like multiple choice quizzes on the topic that was given



The purpose of each educational post was to go more in-depth than what was covered for our Instant Buzz Campaign as we were now **quizzing our followers** and checking their knowledge in the areas we had covered through the **prior campaign**. Thus, the educational posts allowed followers to apply the knowledge they had been given beforehand to be prepared to answer realistic **PFL questions**.

## Workshops

To extend the most **crucial information** of financial literacy to more individuals, compared to only having reached a number of students in classrooms beforehand, we held two workshops: Smart Spending & Saving and Steps to Invest. We decided to cover these two topics as they were evidently the most **informative** and **receptive** during Camp Busy Bee.

### Smart Spending & Saving

Smart Spending & Saving was our first workshop. Leading up to it, our marketing committee posted **enticing posts** on our Instagram to spread the word. The presentation we presented to attendees consisted of the components of spending and saving and emphasizing how to **save and spend efficiently**. During the presentation, we stopped and asked attendees questions to ensure they were listening and granted them candy for participating. In between the explanations of each topic, we played interactive and engaging games with them. One was our **Decision Tree Game** as used in Camp Busy Bee,

#### SMART SPENDING AND SAVING WORKSHOP



#### DECISION TREE GAME



and the other was a Budget Activity. The Budget Activity consisted of students choosing how they wanted to **allocate their net income** to each section of their budget to try to spend and save smartly. Both games incorporated real-life examples of financial situations regarding **spending and saving and the opportunity costs of each**. Those who participated in our games received treats for doing so, the most popular being donuts. After the presentation, attendees **scanned a QR code** to answer a few quality assurance knowledge questions. We received positive feedback from our **54 attendees**, with an average score of **96.2% on the KBQs** and an average **9.7/10 satisfaction rating**.

#### ATTENDANCE

54

#### AVERAGE KBQ

96.2%

#### SATISFACTION

9.7/10

### Steps to Invest

Steps to Invest was Project HIVE's second workshop. Our presentation was focused on what investing is, making it a **clear** and **easily digestible topic** to introduce the various ways one can invest their money and how to do so smartly to get the most returns. Throughout the presentation, we stopped to ask the attendees **investing-related questions** to ensure they were listening, receiving candy if they answered. After explaining the entirety of investing, we played an **Investment Game**. This interactive game gave students an initial budget of \$10,000 and then provided them with options of



## ATTENDANCE

62

## AVERAGE KBQ

97.2%

## SATISFACTION

9.8/10

where to invest it. Each option had a chance of failing in proportion to how much they could make, showing off the **real principle of Risk-Reward**. It became a competitive game to see who could make the most money. We received extraordinary feedback from our **62 attendees**, with an average **9.8/10 satisfaction rating** and an average score of **97.2% on the KBQs**.

## INVESTMENT GAME



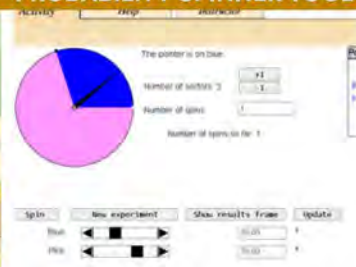
## BUDGET ACTIVITY SLIDE EXAMPLES



## INVESTMENT ACTIVITY SLIDE EXAMPLES



## PROBABILITY SPINNER TOOL



# Lunch Money Lunch Booth

## ATTENDANCE

1,500+

To ensure we reached a **wider community** outside of DECA students, we held a lunchtime booth. Students could stop by our booth to discuss the topics of earning income, spending and saving, how to manage credit and risk, and investing with our project leaders. They were also encouraged to

take our informational flyer, which included a summary of six important PFL definitions. **Engagement** was ensured by incorporating a **fun game of Trivia**, where students were asked financial literacy questions to test their knowledge on the essential topics. **Prizes** were given to individuals who answered questions correctly, and **thorough explanations** were given to those who answered incorrectly. This lunch booth was open to the entire school during four 30-minute lunches, allowing us to attract a grand number of **1,500 + students**.



# Double Good Fundraiser

## Cypress Bay DECA

February 22 - February 26

EVENT TOTAL	# OF SUPPORTERS
\$25,781	656
TOP SELLERS	
Ryan Torres	\$1,101
soma renk	\$1,056
Sofia Landaeta Herrera	\$701
Event Earnings:\$12,890.50	
My Store	Event
Forum Chat	

As we are a financial literacy project, we felt it was our responsibility to help **subsidize the costs** of ICDC for our competitors. Thus, we used the app Double Good to hold a **4-day virtual fundraiser** open to all CBHS DECA members. Double Good is a program that allows community groups to sell popcorn to raise funds easily. Before the launch date, we gave members **clear instructions** on how to set up their pop-up shops to get supporters to buy popcorn. We also advertised an **incentive of free DECA merch** to the **top three sellers** as a motivation to work for the money. In total, we had **524 members** participate in this fundraiser. Between them, **\$12,890.50** was raised, subsidizing the ICDC costs for our **76 competitors** by **\$169.61**.

## TOTAL PARTICIPANTS

524

## TOTAL EARNED

\$12,890.50

## STUDENT SAVED

\$169.61



# V. Monitoring and Controlling



## A. Monitoring

### Project Management Tools



### scheduling **ASANA**

With the digital world taking over project management, **Asana** is at the forefront. It helps projects stay on track and keeps everyone **posted on the status of tasks**. Before our project started, our team set out the entire timeline of **tasks, events, and goals** needed to complete the project. All were respectively assigned to a **different individual or committee** and each with alternate dates in its description if needed. Everyone could access the project and check things off when they were done. This kept **everyone accountable and the project on track**.

### quality **FEEDBACK FORMS**

Our quality manager worked tirelessly to make the **curriculum, presentations and activities as fun as possible** the first time around with attention to detail and **focus groups**. However, every project should be **constantly adapting** and the only way to do that is with **audience feedback**. Using feedback forms at the end of every event, we could analyze which parts **were effective and which could be reworked**. Using this, we optimized all aspects of our project. This can lead to **future PFL chapter projects using our curriculum**.

### CAMP BUSY BEE DAY 2- FEEDBACK



#### Camp Busy Bee -- Day 2 Feedback

We hope you enjoyed the second day of Camp Busy Bee and were able to understand the basics of Spending and Saving Income!! Please fill out this form to tell us what you think of our program so far!

Thank you!

What did you like or dislike about the program? \*

ing answer text

### Proposed Budget

Material Total: \_\_\_\_\_

Supply Total: \_\_\_\_\_

Food Total: \_\_\_\_\_

Overall Total: \_\_\_\_\_

### budget **BUDGET SHEET**



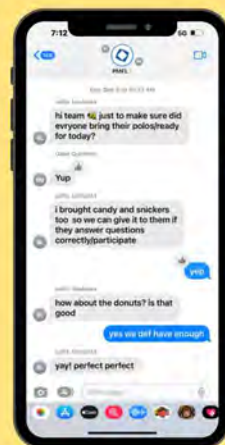
The most simple, but most critical, project management tool was our **budget sheet**. Before every event, the individual in charge, most often from the logistics team, **would submit a proposed budget**. Then, the logistics manager would check to make sure the expense was reasonable, and **approve, modify, or reject it**, and change the **master budget** as needed. This kept all our finances in order and made sure we were only spending as much as we needed to. This tool was **easy to use and effective**.



## B. Controlling

### Communication

Of course, the project managers, being fully dedicated to the project, were all **easy to communicate with**; however, the advisors, with their teaching duties, and the rest of the team, with their schoolwork, had communication issues. Everyone having clear roles in our **HR system** assisted with communication, but the main way of fixing this issue was through **weekly check-ins**. At the end of every week, we would evaluate what each member of the team had done. Then, the project **managers** could check in with the **advisor** to ensure everything was **approved** and the schedule worked out correctly. This made communication **simple** and **effective** with all tasks being completed.



### Social Media Engagement



With so much **clutter on social media** and so many accounts, it is difficult to get strong social media engagement. We combatted this with **two different methods**. First, at our workshops and Camp Busy Bee, we ran **Instagram raffles** and giveaways for people who would follow our Instagram. This got many people who attended the workshops to follow and interact with us further. The other method was handing out

**slips with a QR code to our Instagram**. At every event, we tried to pass out as many of these as possible. We used the most at our lunch booth, giving us a clear **spike in followers**.

### Camp Busy Bee Scheduling

One of the most challenging hurdles we had to cross was being able to run Camp Busy Bee effectively. Since this program ran **during school hours**, we also had to **manage our own classes**. After sitting down with the teachers, we were able to teach the program during our lunches. In addition, we were able to use **block scheduling** to reach more students. The most difficult task, though, was working with the middle school. Luckily for us, they start one period after we start. Therefore, **we were able to make it to their last classes after school hours**. This worked out perfectly for us and the teacher we worked with in the middle school.





## VI. Closing the Project



### Attendance

#### Goal- HANDS ON

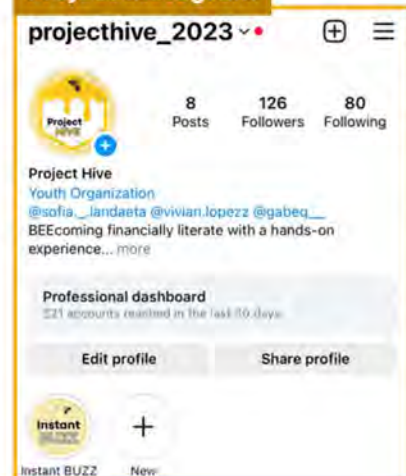
The first method we had of reaching our attendance goals was planning out and setting up the schedule to impact a wide range of students through **Camp Busy Bee**. Then, we focused our efforts on creating **effective and impactful marketing** for all of our workshops and events to ensure people would RSVP. However, the main goal we hoped to measure from this attendance was if the events were fun and engaging. If they were, we would see **increasing attendance as the project went on**. This did end up being something we saw continuously as attendees did continue wanting to interact with the project because of how **personable and exciting** the events were. This allowed us to blow past our goal and reach **2307+ students across all events**.

### Student Feedback

#### Goal- INSPIRE and VALUE

Student feedback was **constantly being incorporated** by our quality manager throughout the project. The students were satisfied with the topic at an average of **9.65/10 satisfaction score** and understood it with **KBQ scores at around 95.6% on average**. This meant our information was effective and presented interestingly enough for it to be retained. This blows away the **64% national average on PFL tests**.

#### Project Instagram



### Social Media Interaction

#### Goal- EXPAND

Our **Instagram** became our main outlet for social media interactions. Using the **professional account setting** on Instagram, we were able to monitor how many impressions we received on each post or story independently. This allowed us to see what was working well and what wasn't as the project progressed. In doing so, we were able to expand past our goal of 2000 impressions to reach a total of **3152 impressions on social media**. In addition, our other goal of reaching a range of students from **8th-12th grade** was also achieved through events that were targeted toward each grade level.

#### Feedback Form - Responses

##### Steps to Invest Workshop-Feedback

We hope you enjoyed Project Hive's second workshop and were able to understand the basics of investing your money! Please fill out this form to tell us what you thought about our workshop!

Thank you!

What did you like or dislike about the workshop?

23 responses

I loved the level of engagement and excitement the 3 presenters had. I love the money game we played to learn the basics of investing.

I loved the energy and personal treatment. YAYYY

I loved everything learned so much

Engaging presentation

### RESULTS

ATTENDANCE	SATISFACTION	KBQ	SOCIAL MEDIA
<b>2307+</b>	<b>9.7/10</b>	<b>95.6%</b>	<b>3152</b>
Students Reached	Average Rating	Average Score	Impressions
🎯 HANDS ON	🎯 INSPIRE	🎯 VALUE	🎯 EXPAND



## B. Lessons Learned

### — Bonding —

One of our main missions was attempting to make financial literacy interactive and **engaging enough for our students**. We quickly learned, that it took more than a few activities for the students to **make a connection** to the topic. We realized the students **were viewing us as role models**. Thus, spending a few more minutes after each presentation, **face to face with our students**, conversing, and answering any questions they might have, really benefited them and helped **build a connection between us and our target market**.

### — Marketing —

With so many different events planned around the **same time**, it was difficult to schedule posts to ensure they had enough time to disperse throughout the chapter, without **overshadowing other events we had going on**. We attempted to combat this by grouping posts into one, but this proved for one event to go more unnoticed than the other. Because of this, we learned to **reinforce the second event through our Instagram story** to further promotion. For the future, we learned to enhance our marketing schedule and pay more attention to spacing.

### - Scheduling -

We created a detailed schedule to **outline exactly when each milestone would take place** and what tasks needed to be completed by when. At the start, **the schedule was mostly adhered to**. However, as the project began to progress, we faced many obstacles regarding **availability of advisors and unexpected school day cancellations**, inevitably pushing back our schedule. This taught us to ensure our schedule was crafted in a **flexible manner and make sure back up days** are created in the future.

## C. Recommendations for Future Projects

### Test Runs

We believe the best way to **ensure the quality** of presentations on the day of execution is to have **test runs**, as we did for Camp Busy Bee and our workshops. Test runs will guarantee events **run smoothly** as **practicing beforehand** allows for any changes to be made to **perfect the event**.

### Ambassadors

To expand a project's reach, it is essential to **create a bigger team**. This can be done through the addition of ambassadors to the HR team. **Ambassadors allow for more hands** to help when executing events, and more word of mouth will occur to market them as there will be **more people representing the project**.

### Implement in Classrooms

Going **directly** to the group of individuals you aim to **target**, such as how we visited students' classrooms to educate them, is the most effective way to make a **straightforward influence**. **Educational and engaging activities** should also be used when implementing one's project plans into a classroom to make sure the **experience you are providing is worthwhile**.

### The Money Hub

One of the things we hope future projects can do is **reach the community outside** of your school more effectively. That's why we suggest a new PFL project, **The Money Hub!** This website has a variety of guides on how to be **more financially literate**. It also has a **forum** allowing people to post their **PFL questions!**

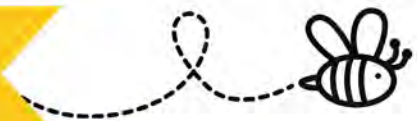


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## VIII. Appendix



### Event Materials

#### Camp Busy Bee -- Day 1 Feedback

We hope you enjoyed the first day of Camp Busy Bee and were able to understand the basics of Earning Income! Please fill out this form to tell us what you think of our program so far!

Thank you!

[Sign in to Google](#) to save your progress.  
[Learn more](#)

\* Indicates required question

Which is an example of a VARIABLE expense?

☐ Jan's apartment  
☐ Groceries  
☐ Mortgage  
☐ Rent payments

Which is NOT correct regarding a savings account?

☐ Interest rates on savings change frequently.  
☐ Most banks have minimum deposit requirements.  
☐ Savings accounts are insured by FDIC.  
☐ Banks offer savings accounts.

Click the true statement(s):

☐ Expenses are money that comes in.  
☐ Higher your credit rating, the lower your interest rate.  
☐ Money can't be spent online.

What did you like or dislike about the workshop?

Long answer text

all about the **MONEY HONEY**

6 DEFINITIONS TO LEARN!

<b>INCOME</b> The money a person receives for their work or investments.	<b>INVEST</b> Using money to grow wealth by putting it into something that will increase in value over time.	<b>SPENDING</b> The action of using up money.
<b>SAVING</b> Money that is put aside for future use, often in a bank account.	<b>RISK</b> The chance of losing money or something valuable.	<b>CREDIT</b> Money that is borrowed from a lender, usually with interest.

### Feedback from Attendees

- |  |  |
|--|--|
| I loved the level of engagement and excitement the 3 presenters had. I love the money game we played to learn the basics of investing. | I liked how fun the games are and can be beneficial in the real life.  |
| I loved the energy and personal treatment. YAYYY   | I loved it.  |
| I loved everything learned so much.  | not as many people were paying attention.  |
| Engaging presentation  | The activity.  |
| Fun  | I don't like that it takes up my class time to do class work!!!!   |
| I enjoyed how they incorporated the concept of investing while allowing it to still keep me interested in the topic.                   | The interactive activities.  |
| I loved the way it was so organized and captivated my attention.   | I liked it.  |
| I like the participation.  | Charged gas for a Tesla.   |
| I liked how I could participate.   | I liked the information and how the presentation was made.   |
| I liked the interactive games in the program.  | Everything.  |
| I like how they introduced financial literacy by making it fun and interactive.  | everything.  |
| I liked the interaction.   | I liked the games.   |
| I love the activities.   | I liked the interactive that we did.   |
| I liked everything it was super fun.   | I liked the interactivity.   |
| I really liked how they explained everything very well.  | I liked the games because they were really fun to watch.   |
| I like learning about how to plan out a budget.  | I liked how this program broadened my understanding of the financial world, along with its risks and benefits. |
| I liked how they made a boring topic fun.  | We learned a lot about investment and money.   |
| I liked the interaction.   | I like the games and how interactive it is.  |
| I love the activities.   | I liked the investment games.  |
| I liked everything it was super fun.   | Being able to learn more about money and how to use it and earn it.  |
| I really liked how they explained everything very well.  | I like that I got candy and to participate.  |
|  | I liked all the games we got to play.  |
|  | I loved the people in the program and how they interacted with us.   |
|  | I like how they introduced financial literacy by making it fun and interactive.                                |

### Marketing Materials

#### Introducing Project HIVE

Project Management (Personal Finance)

#### MISSION STATEMENT

Educating the youth about financial literacy topics through hands-on, interactive experiences.

#### Coming Up! 3 Personal Financial Literacy Events

Hosted by Project HIVE

Swipe for more info!

#### Introducing the SMART SPENDING AND SAVING WORKSHOP

Tuesday, December 5th

HQ- Room 148

3 - 4 PM

Join us for a fun activity and FREE treats!

#### Introducing the Steps to INVEST

Thursday, December 7th

HQ- Room 148

3 - 4 PM

Join us for a fun activity and FREE treats!

#### Lunch Money

Join us for.

DURING ALL LUNCHES!

FRIDAY 12/8

Courtyard

Join us for a fun financial games and FREE treats!