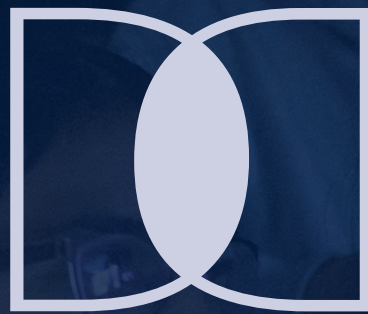


1000 Carlton Rd, Unionville

Markham, ON, L3P 7P5

Markville Secondary School



DD DILIGENT

REDEFINING DUE DILIGENCE

Financial Literacy Project

04/10/24

Holly Zhang

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I. EXECUTIVE SUMMARY

PROBLEM STATEMENT

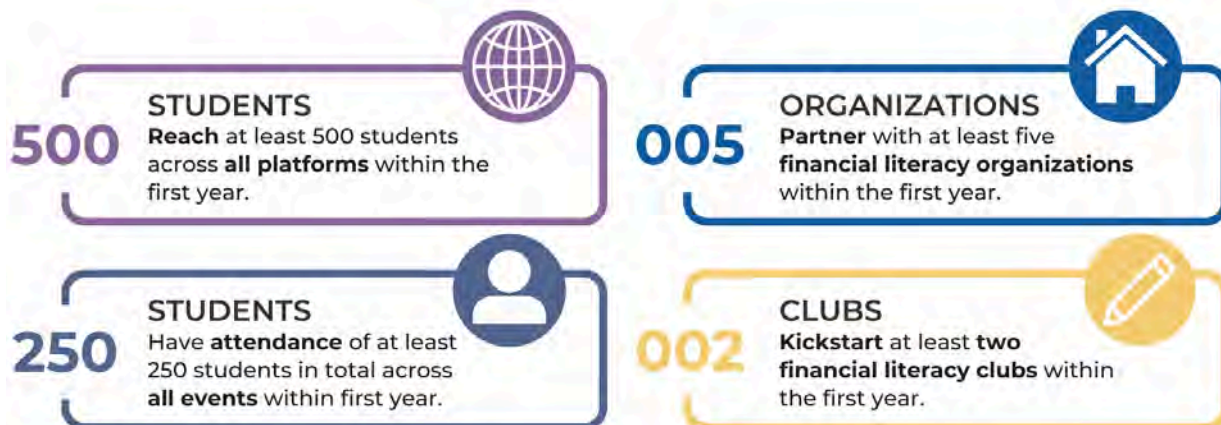
With the advent of cryptocurrency, decentralized finance, and other vehicles of financial innovation, financial literacy is absolutely necessary to navigate today's world. Yet, just last year, the Federal Trade Commission reported a 30% increase in accounting fraud coupled with an \$8.8 billion consumer loss from these scams. As well, in a survey of over 360 students at Markville Secondary School (MSS), 56% reported hearing about financial scandals either occasionally or frequently, but only 22% consider themselves proficient in financial literacy.

CAMPAIGN MISSION

Thus, we developed DDiligent, a campaign whose name derives from due diligence, the conduct of thorough research, to promote informed financial decision-making. We aim to narrow the gap in financial literacy. Our motto, "**Redefining due diligence**," echoes the need to redefine the current status quo of outdated financial literacy in high school education. Through a multitude of initiatives, DDiligent prepares youth to perform their own due diligence as they embark on lifelong journeys to become financially informed and sound individuals.

PLANNING AND ORGANIZING

To assess the impact of DDiligent, we created four umbrella goals under which we execute our campaign initiatives and events.



Our team consists of three departments working towards the six milestones we established: 1) Instagram Campaign, 2) Community Workshops, 3) Business Pathway Series, 4) Online Course, 5) Holly's Financial Literacy Club, 6) Book Publication.

Furthermore, we developed quality management plans for our content and team, as well as risk management plans for our most pertinent threats. As well, we devised a budget to allocate our funds, grouping the former into three categories: 1) Lessons and Workshops, 2) Surveys and Promotions, and 3) Transportation.

EXECUTION

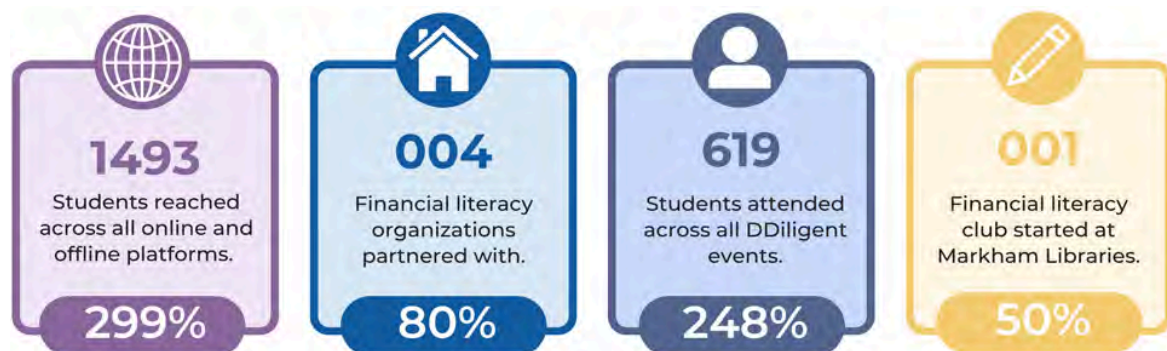


MONITORING AND CONTROLLING

SUBSTACK	BUDGET	QUALITY	RISK CONTROL
<ul style="list-style-type: none"> • Gantt Chart to visualize progress • Shared Google Calendar • Kept accountable with regular meets 	<ul style="list-style-type: none"> • Sponsored by Markville DECA Chapter • \$500 allotted fund • Spent 26% less than budgeted 	<ul style="list-style-type: none"> • Used KPIs to keep campaign in check • Conducted surveys, analyzed data insights, and presented findings 	<ul style="list-style-type: none"> • Identified 4 problems and developed response plans for each • Recorded results to determine efficacy

CAMPAIGN RESULTS

Post-campaign surveys revealed 75%+ of students wanted to see more of DDiligent.



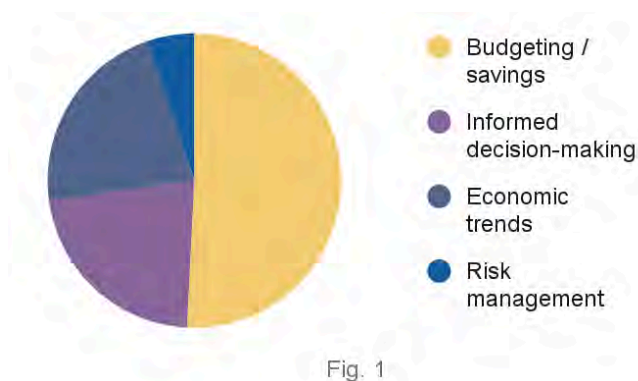
NEXT STEPS

SUBSTACK LAUNCH	E-BOOK HARDCOPY	2ND ONLINE COURSE	EXPERT VALIDATION	"HOLLY'S FIN. LIT. CLUB" (FLC)
-----------------	-----------------	-------------------	-------------------	--------------------------------

II. INITIATING

A. Statement of the Problem

Financial literacy courses have a reputation for banality. Even with mandated financial instruction **across 25 states**, there are “generally poor” levels of financial literacy, as reported by the 2023 Personal Financial Index report. The main culprit for this discrepancy is the efficacy of these courses: While personal finance high school courses have been “overwhelmingly” positive on immediate improvements in credit scores and delinquency, *The Economic Journal* found **little evidence of financial instruction’s long-term impact on adulthood** (Frisancho, 2022). As curricula continue to prioritize “immediately relevant” topics like budgeting and credit, they run the risk of **distilling financial literacy to just those concepts** (Carrns, 2023). In fact, one survey conducted at MSS revealed that over **50% of the 390 students** surveyed characterized financial literacy as just budgeting and savings, earning the subject a reputation of dullness (Fig. 1).



Furthermore, nearly half of Americans **do not have a retirement savings account**, but almost **two-thirds invest in stock**, suggesting a distorted understanding of financial risk (Gallup, 2024). Instead of securing plans with guaranteed payouts, more and more Americans are choosing to rely on the volatile returns of financial markets. The advent of cryptocurrency, fintech, and many other innovations

incumbent on a basic understanding of finance only heightens the urgency of this issue. Ultimately, this is reflected in the National Financial Educators Council’s estimation of an **average loss of \$1819 as a result of a lack of financial knowledge**. In a nation in which the economy and inflation are America’s top concerns, it is imperative we revise the current status quo of financial education (Gallup, 2024).

B. Project Scope

Our project, DDiligent, aims to illuminate the relevance of finance in high school and middle school students’ day-to-day lives. Our slogan, “Redefining due diligence,” reveals our mission to teach students how to perform their own due diligence to achieve financial success. We understand financial literacy has a dry reputation, which is why we developed a project that actively engages students in the



subject. The diagram above illustrates DDiligent's vision. Every layer focuses on developing strong foundations upon which students can build their knowledge.

It is important to note that DDiligent is not a financial advisor; it is an educator that provides unbiased knowledge. As a result, DDiligent will 1) be intended for the middle and high school demographic, 2) deliver through in-person workshops, online platforms, and social media, 3) cover the foundations of financial topics, and 4) be evaluated through feedback surveys, assessments, and online engagement.

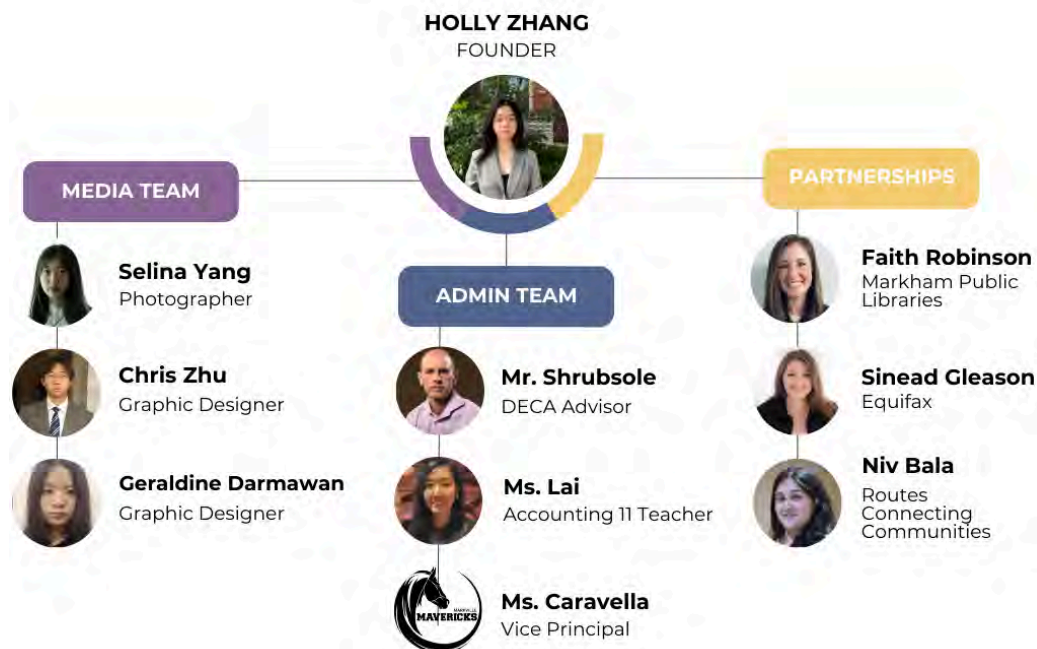
III. PLANNING AND ORGANIZING

A. Project Goals

To track success of our deliverables, we ensured our metrics were specific, measurable, achievable, relevant, and timely (SMART).



B. HR Resource Management Plan

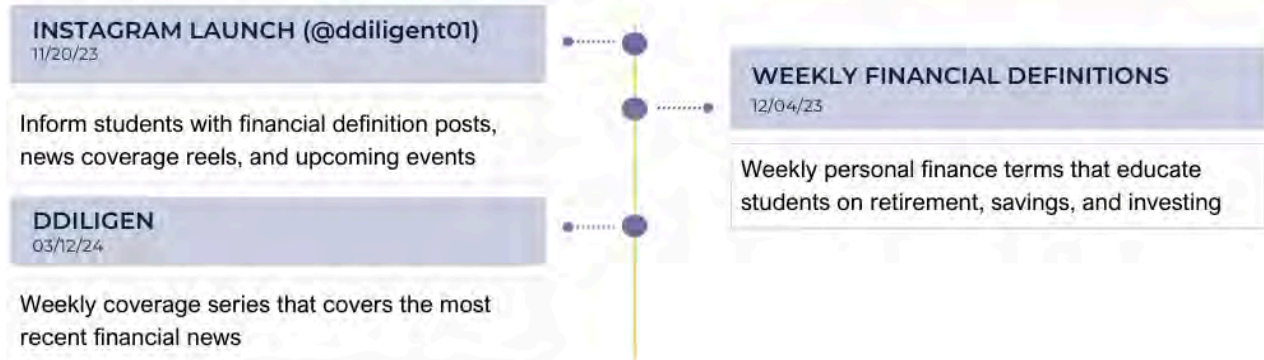


PROJECT TEAM	RESPONSIBILITIES	SKILLS
FOUNDER Holly Zhang	<ul style="list-style-type: none"> • Spearhead initiatives • Manage Project Team • Organize and lead workshops 	<ul style="list-style-type: none"> • Excellent leadership skills • Experienced teaching finance • Effective team building skills
PHOTOGRAPHER Selina Yang	<ul style="list-style-type: none"> • Photograph events • Manage survey booths with Holly • Edit photos and posts 	<ul style="list-style-type: none"> • Exceptional photography skills • Proficient in Photoshop • Experienced in editing
GRAPHIC DESIGNERS Chris Zu, Geraldine Darmawan	<ul style="list-style-type: none"> • Design posts for social media • Help Holly with content • Coordinate and discuss post templates together 	<ul style="list-style-type: none"> • Excellent time management • Proficient in InDesign and other creative software • Highly creative and innovative
DECA ADVISOR Mr. Shrubsole	<ul style="list-style-type: none"> • Liaison for DDiligent, DECA, and MSS admin • Arrange workshop spaces 	<ul style="list-style-type: none"> • Excellent communication skills • Experienced with campaigns • Excellent time management
ACCOUNTING 11 TEACHER Ms. Lai	<ul style="list-style-type: none"> • Supervise DDiligent's weekly lessons in Accounting 11 	<ul style="list-style-type: none"> • Great subject knowledge • Excellent adaptability skills • Very flexible
VICE PRINCIPAL Ms. Caravella	<ul style="list-style-type: none"> • Approve in-school workshops • Book facilities 	<ul style="list-style-type: none"> • Timely executor • Great student supporter • Open-minded and efficient
MARKHAM PUBLIC LIBRARIES Faith Robinson	<ul style="list-style-type: none"> • Organize Holly's Financial Literacy Club at city library • Supervise club sessions 	<ul style="list-style-type: none"> • Excellent communication skills • Strong interpersonal skills • Great team player
EQUIFAX Sinead Gleason	<ul style="list-style-type: none"> • Support content with Kiddie Kredit resources • Judge case competitions • Review DDiligent content 	<ul style="list-style-type: none"> • Versed in subject knowledge • Supportive of novel initiatives • Professional and connected • Experience managing projects
ROUTES CONNECTING COMMUNITIES Niv Bala	<ul style="list-style-type: none"> • Liaison for DDiligent and Equifax • Circulate DDiligent initiatives through local community 	<ul style="list-style-type: none"> • Timely organizer • Supportive of novel initiatives • Strong ability to advocate our cause

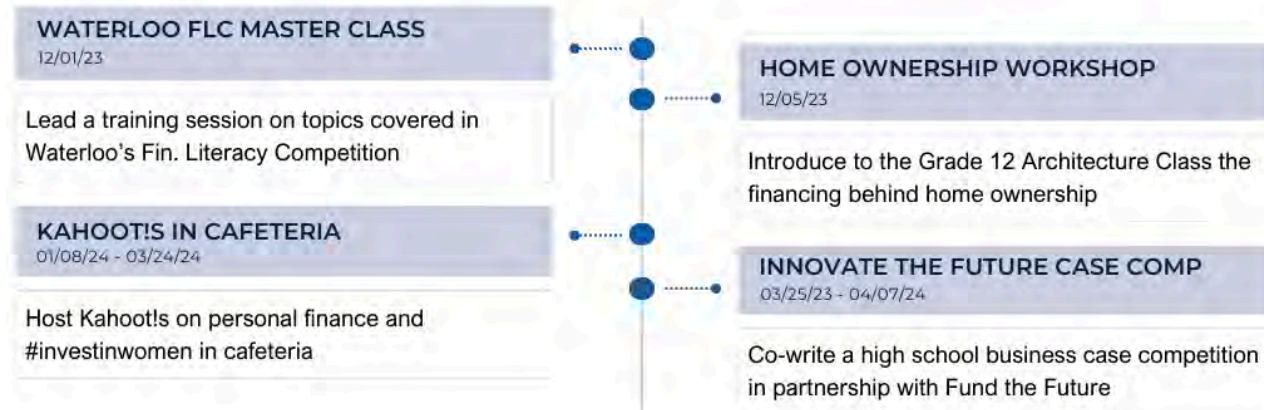
C. Schedule

Throughout our campaign, we worked towards six initiatives. As some initiatives overlap, we devised individual timelines for each.

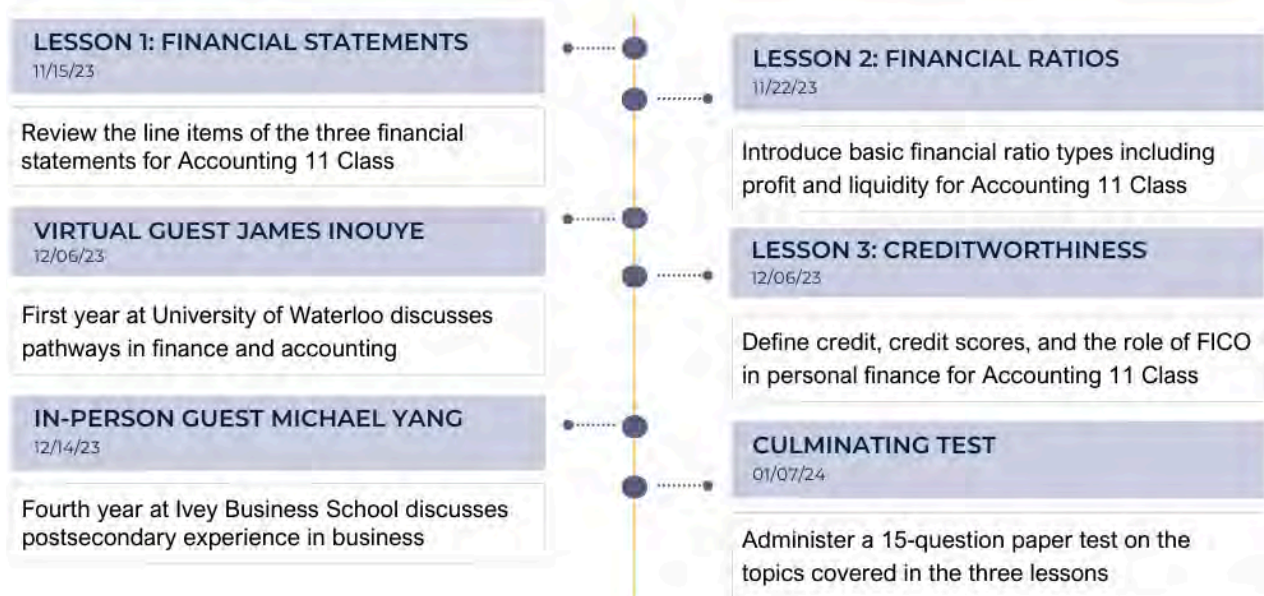
1. Instagram Campaign



2. Community Workshops



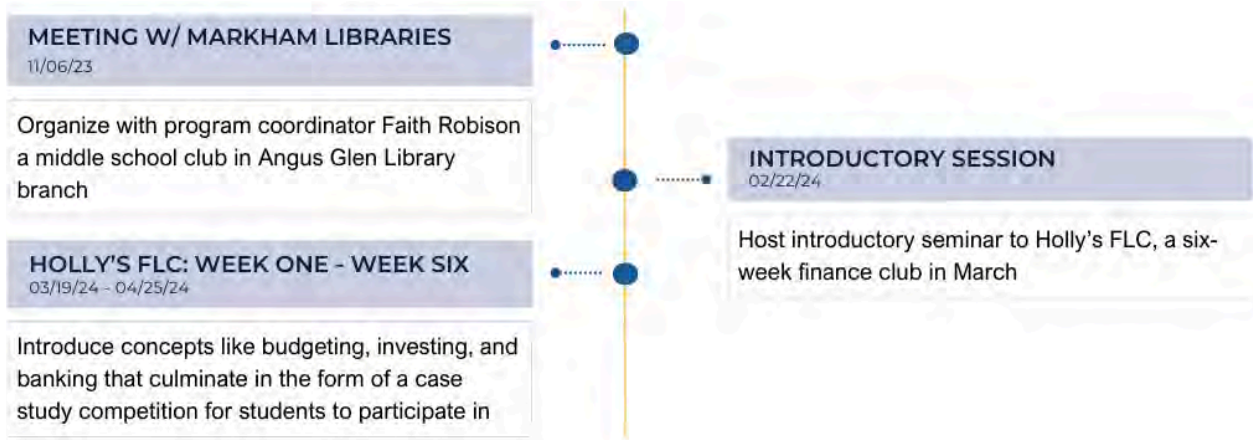
3. Business Pathway Series



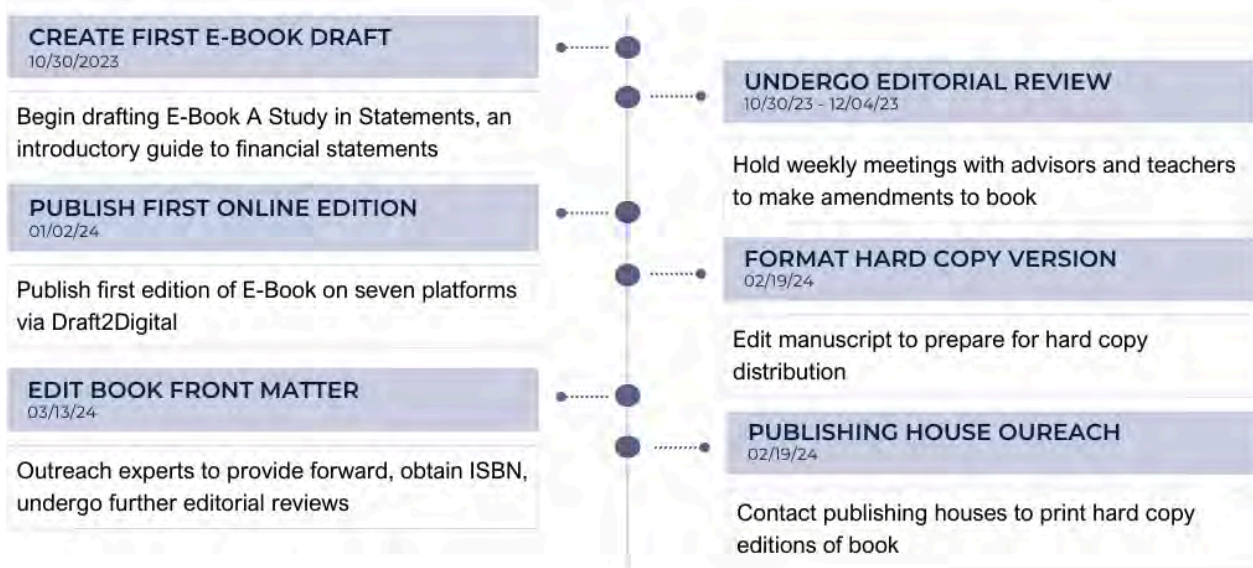
4. Online Course: Financial Statements Explained



5. Holly's Financial Literacy Club



6. Book Publication: A Study in Statements

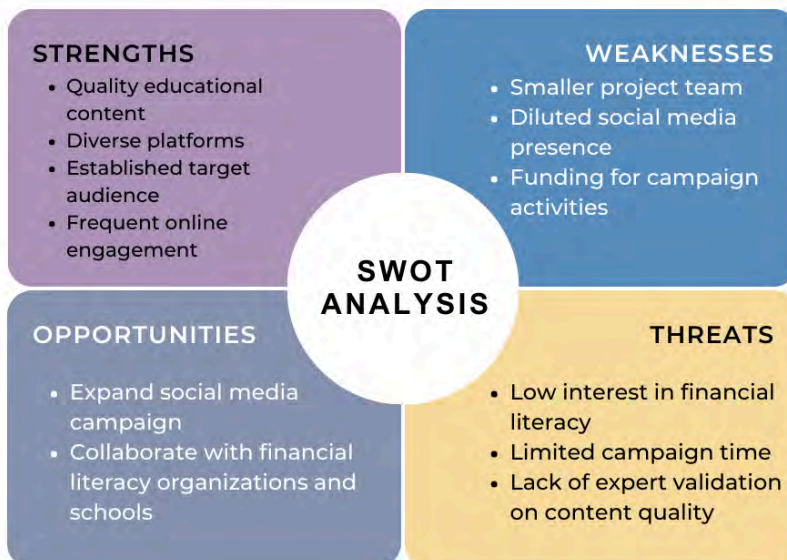


D. Quality Management Plan

As a campaign that champions due diligence, DDiligent understands the importance of delivering quality content. To monitor all of our initiatives, we used Key Performance Indicator (KPI) tables. When assessing these results, we will use percentages to compare our goals against the outcomes.

ONLINE CONTENT QUALITY			
TYPE	COURSE	E-BOOK	INSTAGRAM
CONSUMER	<ul style="list-style-type: none"> Enrollments Average rating Demographics Completion rate 	<ul style="list-style-type: none"> Downloads Average rating Platform accessibility 	<ul style="list-style-type: none"> Post impressions Followers Saves Plays on Reels
MARKETING	Number of reviews, ratings, comments, accounts reached/engaged		

IN-PERSON CONTENT QUALITY			
TYPE	WORKSHOPS	LESSONS	GUEST SPEAKERS
CONSUMER	<ul style="list-style-type: none"> Turnout rate Participant feedback Engagement level 	<ul style="list-style-type: none"> Pre and post-test performance Participant engagement Attendance rate 	<ul style="list-style-type: none"> Attendance rate Engagement level Follow-up engagement
HUMAN RESOURCES	Team member satisfaction, number of members present at events		



E. Risk Management Plan

We recognize that predicting and mitigating risks are important to project success. We conducted a SWOT analysis to develop effective strategies. Having identified these internal and external factors, we leverage our strengths and opportunities to devise effective risk management strategies. The tables below summarize our

three biggest anticipated threats and our plans to mitigate them.

LOW INTEREST IN FINANCIAL LITERACY	
PROBLEM	SOLUTION
Financial instruction is increasingly implemented in schools, but execution can be dull and dry, resulting in a decline in student engagement.	Deliver up-to-date, relevant information in finance through engaging university guest speaker workshops, in-person events, and online resources.

LIMITED CAMPAIGN TIME	
PROBLEM	SOLUTION
Overarching deadlines pressure us to expedite execution phase, degrading quality of deliverables.	Postpone components of campaign to ensure quality is not forgone, including promotional periods and expert validation phases.

LACK OF EXPERT VALIDATION	
PROBLEM	SOLUTION
Limited campaign time may result in insufficient peer review of content like the online course and E-Book.	Contact Udemy Team for online course and Draft2Digital (E-Book) platform for general feedback, benchmarking our content against existing standards.

F. Proposed Budget

Project costs by initiatives:
(expressed in US\$)

	Budget
1 Lessons and Workshops	
Gift cards	\$ 200.00
Workshop stationery	50.00
Other supplies	50.00
	<u>\$ 300.00</u>
2 Surveys and Promotions	
Snack packs	\$ 100.00
Booth materials	50.00
	<u>\$ 150.00</u>
3 Transportation	
Gas	\$ 50.00
Total	<u>\$ 500.00</u>

As we run several initiatives, it is important to monitor our costs so as not to incur superfluous expenses. We have prepared a budget, grouping expenses into three categories: 1) Lessons and Workshops, 2) Surveys and Promotions, and 3) Transportation. It is important to note this project was **sponsored by the MSS DECA Chapter, which provided us a budget of \$500.**

IV. EXECUTION

A. Pre-Production



During our **pre-production phase**, we outreached **over twenty schools, libraries and programs**. We received support from **1) Markham Public Libraries (Fig. 2), 2) Equifax and Routes Connecting Communities**.

- 1) Established “Holly’s Financial Literacy Club” to teach personal finance.
- 2) Received slide decks and Kiddie Kredit app resources.

Additionally, we hosted several **survey booths** throughout the campaign to keep track of students’ level of financial literacy (Fig. 3, 4, 5). We have surveyed over **390 students**.

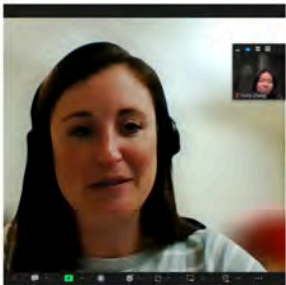


Fig. 2 - Intro MPL Meet



Fig. 3 - Survey Booth 1

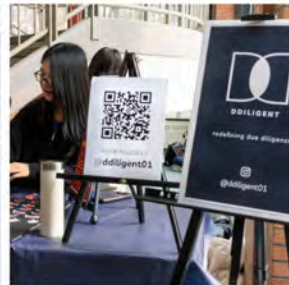


Fig. 4 - Survey Booth 2

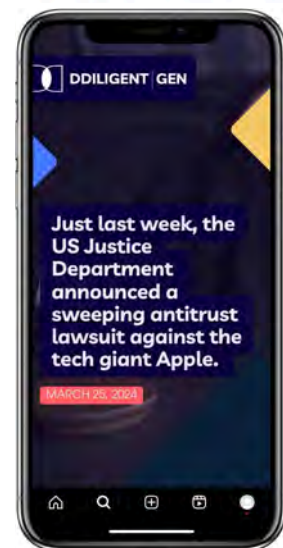


Fig. 5 - Survey Booth 3

B. Instagram Campaign



We launched an Instagram page to post engaging financial literacy content and upcoming events. Examples include our **DDiliGen (DDiligent Generation) news coverage reels** and **weekly financial definitions**. With a following of over **200**, we have reached **500+ accounts** and **1000+ profile visits**. Please click [HERE](#) to view our Instagram @ddiligent01.



C. Community Workshops



142 STUDENTS



5+ WORKSHOPS



NOV '23 - APR '24

We ran workshops across our community to promote financial literacy. We led workshops related to **Grade 8 Night** (Fig. 6), where we promoted high school business pathways, master classes for the **University of Waterloo's Financial Literacy Competition** (Fig. 7), and **Kahoot!** in the cafeteria (Fig. 8, 9). Additionally, we **partnered** with the org. **Fund the Future** to organize the **high school business case competition Innovate the Future** (Fig. 19). Based on our [post-workshop surveys](#), **83% of students** were interested in more of our competition workshops and **47%** wanted more personal finance workshops.



Fig. 6 - G8 Night

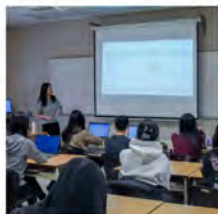


Fig. 7 - FLC



Fig. 8 - Kahoot!



Fig. 9 - Workshop



Fig. 10 - Case Comp

D. Business Pathway Series



65 STUDENTS



FIVE OPPORTUNITIES



NOV '23 - JAN '24

We collaborated with MSS to deliver lessons for the Accounting 11 class and guest speaker spotlights, opening more pathways for students. Based on our post-lesson and spotlight surveys, **56% of students** were interested in more opportunities like these. To prepare **29 students** for their accounting exam, we **taught three in-class review lessons** on financial statements, financial ratios, and credit (Fig. 11). At the end of our lessons, we **administered a paper test**. We also invited speakers from the **University of Waterloo** and **Ivey Business School** to discuss postsecondary opportunities in finance and business and demystify the university application process (Fig. 12, 13).



Fig. 11 Lesson 1: F. Statements



Fig. 12 James Inouye

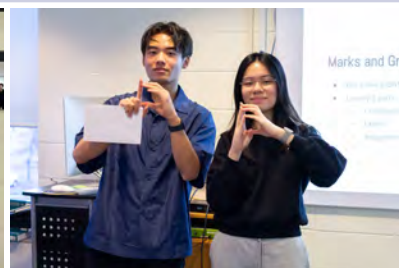


Fig. 13 Michael Yang

Overall, the test was done relatively well. Students understood the fundamentals of the balance sheet and income statement. Moving on, we will focus on familiarizing them with accounting standards.

TEST RESULTS



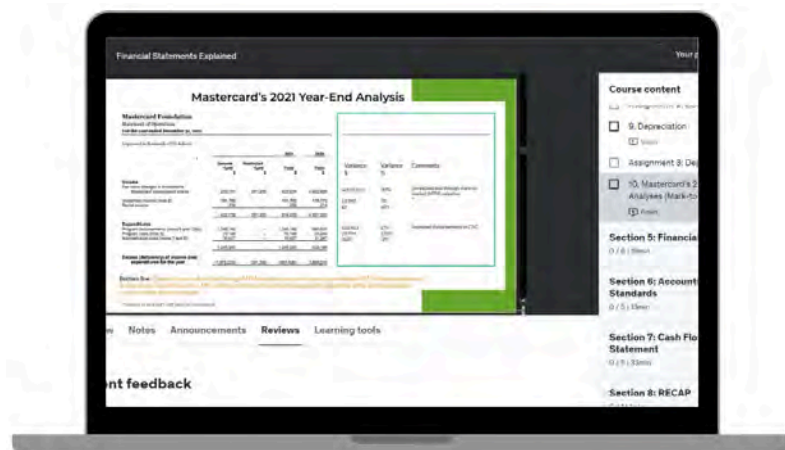
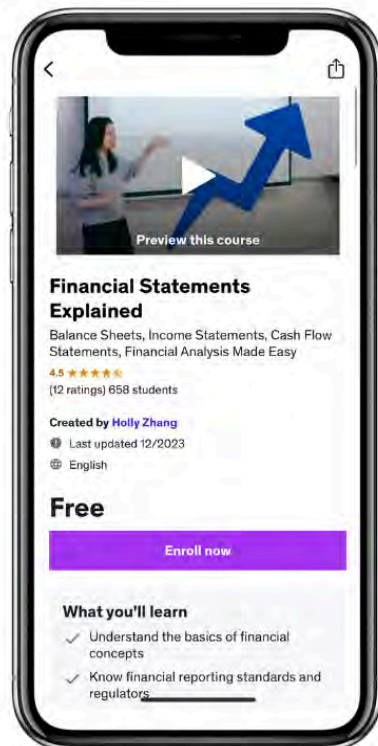
F. Financial Statements Explained

670 ENROLLMENTS

80 COUNTRIES REACHED

OCT '23 - JAN '24

We leveraged the learning management system **Udemy** to create a **free, two hour intro course** on financial statements. There are **seven** sections, all of which contain plenty of **exercises, quizzes, and assignments**: 1) Welcome to Course, 2) Introduction to Financial Statements, 3) Accounting Standards, 4) Balance Sheets, 5) Income Statements, 6) Cash Flow Statements, 7) Financial Ratios, and 8) Review. We currently have a **4.4 star rating across 670+ students**. Please click [HERE](#) to access the online course.



LEARNING GOALS

- ☐ Understand the basics of financial concepts
- ☐ Know important GAAP standards
- ☐ Identify line items
- ☐ Perform simple financial ratio calculations

G. Holly's Financial Literacy Club



19 MEMBERS



6 WEEK PROGRAM



FEB '24 - APRIL '24

In **partnership with the Markham Public Libraries**, we kickstarted **Holly's Financial Literacy Club (FLC)**. Holly's FLC is a financial literacy club that teaches middle schoolers the basics of personal finance. It runs for **six weeks**, covering topics like 1) Savings and Budgeting, 2) Investment Fundamentals, 3) Banking, and 4), Case Competition Prep. Holly's FLC **culminates in a case competition** in which students demonstrate their knowledge gained by assuming the role of a pitcher of a new business (Fig. 14, 15, 16, 17).

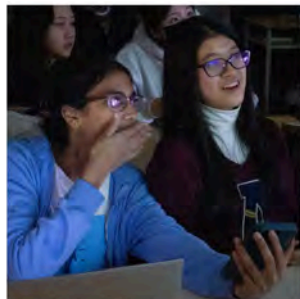


Fig. 14 - Week One

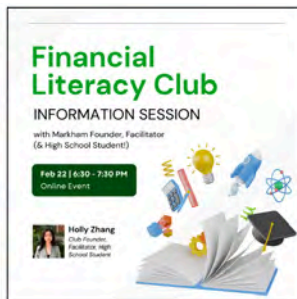


Fig. 15 - MPL's Promo Post



Fig. 16 - Week Two

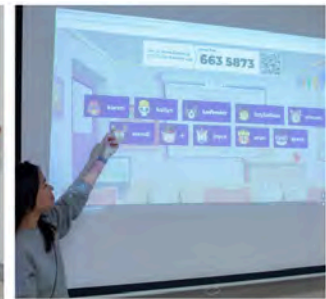


Fig. 17 - Week Two Kahoot!

H. A Study in Statements Publication



7 PLATFORMS

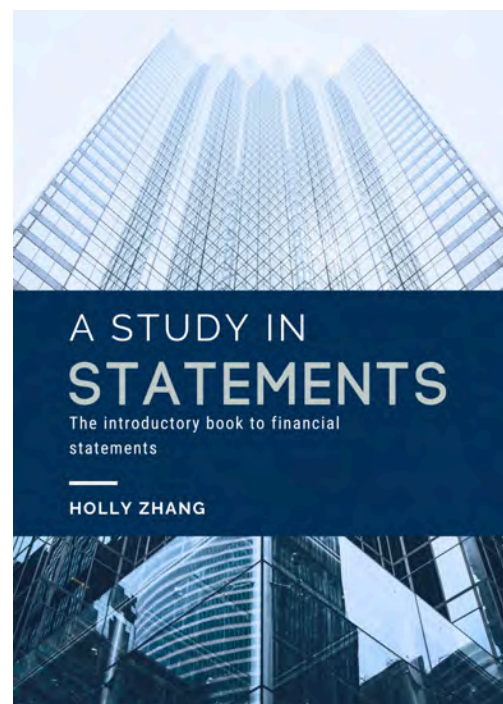


2 EDITIONS (ONLINE AND PAPER)



OCT '23 - APR' 24

We authored the **free** book **A Study in Statements** for students who wanted to explore finance beyond the personal level, particularly financial statements. We published the E-book via **Draft2Digital** and have made it available on **seven platforms**, including Apple Books, Barnes & Noble, Everand, and Rakuten Kobo. We are currently in the process of having it printed, and have registered **ISBNs** as well as a **foreword** from an accounting teacher. The book itself is broken down into **seven** chapters: 1) Introduction, 2) On Financial Statements, 3) On Accounting Standards, 4) On Balance Sheets, 5) On Income Statements, 6) On Cash Flow Statements, 7) On Financial Ratios. **Please click [HERE](#) to access the PDF.**



V. MONITORING AND CONTROLLING

A. Monitoring

To ensure our campaign is both efficient and effective, we developed 1) Schedules, 2) Budgets, and 3) Project Quality.

1. Schedule



The timely execution of the DDilgent's initiatives is a crucial part of our campaign. As such, we tracked all deadlines on a shared Google Calendar, checked off tasks on a Notion hub, and used a Gantt chart to visualize our progress. As visualized by the chart, we were most active between Nov. 2023 and March 2024.

The tools employed during this busy period streamlined communication and execution, allowing us to stay on track and meet our goals.

2. Budget

	Actual (as of April 10)	Budget	Var. \$	Var. %
1 Lessons and Workshops				
Gift cards	\$ 160.00	\$ 200.00	-\$ 40.00	-20%
Workshop stationery	43.85	50.00	- 6.15	-12%
Other supplies	-	50.00	- 50.00	-100%
	<u>\$ 203.85</u>	<u>\$ 300.00</u>	<u>-\$ 96.15</u>	<u>-32%</u>
2 Surveys and Promotions				
Snack packs	\$ 97.11	\$ 100.00	-\$ 2.89	-3%
Booth materials	33.13	50.00	- 16.87	-34%
	<u>\$ 130.24</u>	<u>\$ 150.00</u>	<u>-\$ 19.76</u>	<u>-13%</u>
3 Transportation				
Gas	\$ 38.00	\$ 50.00	-\$ 12.00	-24%
Total	<u>\$ 372.09</u>	<u>\$ 500.00</u>	<u>-\$127.91</u>	<u>-26%</u>

A budget promotes management awareness and maps out our operations. By devising a budget, we not only assess our current financial standing, but also plan ahead. We conducted a variance analysis to evaluate our cost control. Overall, we budgeted effectively, **spending \$372 of the \$500 funded to us** by the MSS DECA Chapter. We spent **26% less** than what was allotted, demonstrating **effective cost control**. Our lessons and workshops expenses were reduced the most because of pre-existing supplies at our disposal. As well, because most of our in-person initiatives were held at school, we did not have to expense much on transportation.

3. Project Quality

To gauge project quality, we devised two strategies: 1) **Internal** and 2) **External**. Our internal strategy monitors the Project Team's performance and productivity. It uses productivity tools like spreadsheets, Gantt charts and Google Calendars to keep members in check. The external strategy monitors the quality of the initiatives we publish and execute, using KPIs that can be found in Section III, Part D as well as surveys post-workshop and data insights provided by online platforms like Udemy or Instagram.

INTERNAL	
SPREADSHEETS	<ul style="list-style-type: none"> Track number of organizations contacted Record attendance of events Record test scores and assessment performance Develop comprehensive budgets to compare with actual results
GANTT CHART/GCAL	<ul style="list-style-type: none"> Productivity tool that keeps team accountable for responsibilities Allows team to visualize the progress made Measures efficiency and timeliness of execution
MEETINGS	<ul style="list-style-type: none"> Biweekly meetings with the media and school liaison teams to discuss upcoming events Monthly meetings with the outreach team for updates on current initiatives
EXTERNAL	
CAMPAIGN KPIS	<ul style="list-style-type: none"> Refer to Section III, Part D for detailed explanation of KPIs Refer to Section VI, Part A for evaluation of KPIs KPIs give opportunity to take corrective action
SURVEYS	<ul style="list-style-type: none"> Conduct post-workshop surveys to collect feedback on initiatives Provide credible pre-production data
DASHBOARDS	<ul style="list-style-type: none"> Dashboards auto-generated by Udemy and Draft2Digital provide breakdown of users Useful in comparative analysis of intended and actual outcomes

B. Controlling

Throughout the course of the campaign, we encountered several roadblocks and obstacles inimical to our plans. By being flexible, communicative, and transparent, we managed to subside, if not entirely mitigate, our challenges.

MEDIA INTERACTION	RESPONSE	RESULT
<ul style="list-style-type: none"> Instagram is a difficult platform to leverage because of brand dilution (i.e. many other campaigns simultaneously promoting) 	<ul style="list-style-type: none"> Created more casual educational content like news update reels (DDiliGen) and weekly financial definitions 	<p>Top content based on engagement</p>  <p>Recent Top Posts</p>
REJECTION	RESPONSE	RESULT
<ul style="list-style-type: none"> Cold emails prone to being ignored by organizations Time-consuming email correspondences Led to missing goal of collaborating with 5 org. 	<ul style="list-style-type: none"> Became less reliant on partnerships with existing organizations Pivoted from partnerships to creating own unique content 	 <p>Collaborations</p>
DRY ONLINE CONTENT	RESPONSE	RESULT
<ul style="list-style-type: none"> Fewer than 200 active online course learners Low media interactions Reviews on online course recommend making it more interactive 	<ul style="list-style-type: none"> Making content more visual Investing in animation software Storyboarding new course Making more creative DDiliGen reels 	<p>Top content based on reach</p>  <p>Recent Top Posts</p>
LIMITED TIME	RESPONSE	RESULT
<ul style="list-style-type: none"> Limited campaign period resulted in weaker promotions of book Increased pressure on media team to deliver 	<ul style="list-style-type: none"> Strategized frequently with media team about posts Postponed promotional period for E-Book to focus on existing initiatives 	 <p>Contacting publishing houses to hardcopy publish and promote</p>

VI. CLOSING

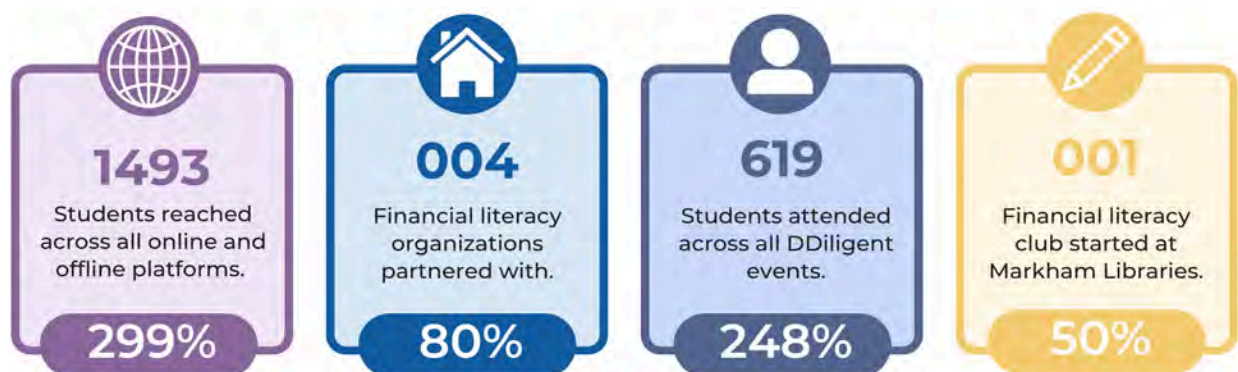
A. Evaluation of Key Metrics

In order to evaluate our campaign, we compared our original SMART goals against the results, expressing the latter as a percentage of the former. Click [HERE](#) for access to raw calculations.

SMART Goals



Results



Discussion

Our post-campaign and workshop surveys revealed that **over 75%** of students wanted to see **more DDiligent events and initiatives**.

While we surpassed our two goals of achieving 250+ student attendance and reaching 500+ students across all platforms, we missed 1) **partnering with 5+ organizations** and 2) **starting 2+ financial literacy clubs**.

1. We missed the partnership objective because of a lack of responses from outreached organizations. During our pre-production phase, we **contacted over 20 schools and financial literacy organizations** and met with several program directors; however, as pre-production happened close to the year-end, many organizations were unwilling to take on new initiatives, leading us to become less dependent on existing organizations.
2. We were unable to launch a **second financial literacy club** primarily because DDiligent itself exists as a “club” that executes several activities existing clubs offer. Additionally, launching a second club would require another set of personnel and project goals, which is unfeasible given our **limited time** and **project scope**.

Results Breakdown

REACH 500 STUDENTS	We had 226 attendees at our in-person events, surveyed 393 students , gained 193 Instagram followers , reaching 823 students in total.
COLLAB WITH 5 ORG.	We collaborated with the credit bureau Equifax , the non-profit organizations Routes Connecting Communities and Fund the Future , and Markham Public Libraries .
ATTENDANCE OF 250 STUDENTS	We reached 226 students through our workshops and 393 students through our survey booths, observing an attendance of 619 students .
KICKSTART 2 CLUBS	We started the middle school club Holly's Financial Literacy Club at Markham Public Libraries, registering 19 students and meeting weekly.

B. Lessons Learned

I. INITIATING

Statement of the Problem addressed the **specific** and **relevant gaps** in existing financial literacy content

Learned how to **delineate** a set of project goals that were **reasonable** and **closely aligned** with the campaign purpose

Project scope **well illustrated** with **Euler diagram**, identifying the restraints and capacity of the campaign

Learned how to **scale a campaign** and identify its **restrictions** and **capacity**, allowing us to achieve clear goals

II. PLANNING AND ORGANIZING

Small media team led to difficulty promoting large content like the book

Learned that **delegation of responsibilities** and **time management** are important in campaigning

Lack of outreach responses led to us **missing** our goal of collaborating with 5 schools and financial literacy organizations

Learned that we should draw **contingency plans** and draft **specific and targeted messages** that reach organizations

III. EXECUTION

Limited time led to the shortening or delaying or promotional periods, reducing exposure of some initiatives

Learned that in times of constraint, initiatives can be **postponed** so as to not sacrifice quality of existing ones

Kahoot!s, **online courses**, and **guest speaker spotlights** were the most popular initiatives

Learned that content related to **post-secondary pathways** and **financial analysis** are in **high demand**

IV. MONITORING & CONTROLLING

November - March were the most **active** months, leading to **additional responsibilities** during that period

Learned that Gantt charts are useful **pre-production tools** to forecast the process of the campaign

Separation of project quality assurance strategies into **Internal** and **External** metrics allowed for better campaign monitoring

Learned that organizing quality metrics into **separate categories** are pertinent to achieving **SMART results**

C. Recommendations

ANNUAL SUBSTACK

- Launch **Substack newsletter**, recapping monthly initiatives, discussion of latest finance news, and updates on current projects

APRIL HARDCOPY BOOK

- Contact **publishing houses** for **hardcopy print** of *A Study in Statements*
- **Promote** on social media and news outlets
- Contact **experts** for **forward** and **editorial reviews**

APRIL - AUGUST COURSE REDESIGN

- Based on the reviews of the existing course, students want a more **interactive, simplistic version**
- Storyboard **new online course** with engaging timeline and animations

JULY - AUGUST HOLLY'S FLC: SUMMER ED.

- **Return offer** from MPL to continue **Holly's Financial Literacy Club**
- More case study competition opportunities and guest speakers
- More interactive activities and socialization

SUMMER EXPERT VALIDATION

- Seek **validation** from **qualified professionals**
- Register for **university fairs, conferences, summits** to network with experts and discuss how their goals can formally align with our mission

As we conclude our current initiatives, we hope these four endeavors planned for the remaining 2024 year will expand our influence and engage with larger audiences. As a campaign that champions due diligence, we strive to make financial education accessible to all. We are confident that our goals and passion will become a reality in which financial literacy is valued as an asset that fosters a generation of informed and confident individuals. At DDiligent, we diligently pave the way for students to navigate their personal financial landscapes without limits. We do our due diligence so students can do theirs.



REDEFINING DUE DILIGENCE.

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