

Executive Summary

Financial literacy is something that I believe should be at the root of the education as something that is openly discussed and openly taught. This project will investigate the Tennessee high school curriculum graduation requiring courses and individual financial literacy courses offered at county and school level. The goal of the analysis will be to find areas where financial literacy courses could be implemented and highlight any trends or stories the data may provide. I have assumptions based on experience that most of the areas that do offer financial literacy courses will be centered around wealthy neighborhoods or even private schools. I am also interested to see if there will be any correlation with population size or even rural versus non-rural areas.

Motivation

I chose this project because it aligns with my passion. I have always felt that financial literacy is something that needs to be taught in high school. I remember being introduced briefly to one semester in high school of Dave Ramsey's finance. At the time we were the first class in our high school to receive the course and I was Senior preparing to go off to college and it was as if someone struck me over the head. It was just a hint of basic knowledge about saving and a sprinkle of information on interest rates, which at the time were extremely helpful to me. I was about to venture into the World on my own and I needed those things more than I ever knew to function as a successful adult.

As I matured, I knew that I wanted to make sure that my peers and high school students came after me received that information sooner and that the exposure to financial literacy was not as minimal as what I experienced. I want to change the narrative. I do not want any student to be blind sided like me when financial literacy should be accessible to all and just that little knowledge could vastly reshape or economy and growing income and wage gaps.

Data Question

What areas in Tennessee should be targeted for adding additional financial literacy courses to its high school curriculum?

Minimum Viable Product (MVP)

My MVP will show what schools and counties currently have programs implemented. It will also show the top 5 counties with the least financial literacy courses offered and a list of 10 schools to suggest as starting points and why they were selected.

The visualizations will show a map of Tennessee's counties and the number of courses offered in financial literacy and will likely be interactive to zoom in and attempt to get school specific with geo locational data. The listings of school suggestions will be highlighted individually to mold the story.

The targeted audience will be and financial advising firm, consulting firm, parents, the Tennessee State School Board, all school staff, and current post-graduate students.

Schedule (through 4/30/2021)

1. Get the Data (04/04/2021)
2. Clean & Explore the Data (04/14/2021)
3. Create Presentation of your Analysis (04/23/2021)
 - Should be a presentation, but could include a Jupyter Notebook or dashboard in Excel, Tableau, or PowerBI
4. Internal demos (4/26/2021)
5. Demo Day!! (4/30/2021)

Data Sources

*Tn.gov for course requirements
I will likely also use data from donorschoose.com.
(there will likely be an additional data source)*

Known Issues and Challenges

Explain any anticipated challenges with your project, and your plan for managing them. Challenges include:

- *There may be issues gathering data and pulling it from multiple sites.*
- *I have reached out to 3 potential people and/or companies for additional resources and data.*
- *There could be data they may be excluded based on students who are home schooled.*
- *The data could show classes available, but not be offered due to lack of funding or the pandemic or any other natural disaster or displacement.*