



New Hampshire

Department of Education

Learn Everywhere Program Renewal Application - August 11, 2023

1.0 Applicant Information [Ed 1403.01(a)(2)].

Organization Name: FitMoney

Name of Primary Contact: Jessica Pelletier, Executive Director

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2.0 Purpose, mission statement, or both [Ed 1403.01(a)(1)].

FitMoney provides free and unbiased financial literacy programs to empower K-12 students with critical life skills for a financially fit future. FitMoney is a philanthropic nonprofit that offers a variety of free and accessible tools to meet students, educators and caregivers where they are learning. It is critical to begin teaching financial literacy starting in kindergarten and reinforcing yearly. Research shows that financial behaviors are formed in children by the age of 7. FitMoney is one of the only programs that starts before financial habits are formed. FitMoney's unbiased K-12 financial literacy curriculum is free and accessible for all. We provide both instructor-led tools for teachers and classrooms and new digital courses for learning beyond the classroom. Building financially fit communities that adopt sound financial habits, take full advantage of college savings and retirement programs, and control their financial outcomes benefits us all.

3.0 A description of the demonstrated instructor qualifications required for the program(s) and a statement assuring that the instructor(s) satisfies those qualifications [Ed 1403.01(a)(3)].

FitMoney's curriculum development team is comprised of credentialed educators with more than a decade of K-12 classroom experience. With specific expertise in teaching, curriculum development and professional development in elementary and middle grades mathematics, as well as middle and high school social studies, technology and literacy, FitMoney has developed an interdisciplinary curriculum based around relevant financial literacy and academic standards.

4.0 A criminal history records check policy that includes a statement affirming that the sponsoring entity shall not allow instruction or student contact by a person who has been charged pending disposition for, or convicted of, any violation or attempted violation of any of the offenses as outlined in RSA 189:13-a, V pursuant to a criminal history records check conducted by the department of safety as outlined in Saf-C 5703.06 through Saf-C 5703.11 [1403.01(a)(4)].

The FinanciallyFit Certificate course is completed entirely online. There is no physical contact between our curriculum designers and the students taking the course. However, FitMoney is prepared to conduct background and/or CORI checks of our staff if preferred by the Learn Everywhere administration.

5.0 For the proposed instructional program(s), identify the education, program, or opportunity from Ed 306.27(v) for which students completing the learn everywhere program shall receive high school credit(s) [Ed 1403.01(b)(1)(a)].

It is intended that the proposed FinanciallyFit Certificate course would provide high school credit for financial literacy. A financial literacy requirement for graduation was recently put into New Hampshire law, however, Department of Education rule Ed 306.27(v) has not yet been updated to include this requirement.

6.0 An outline of each program for which approval is sought, which includes goals, competencies, a detailed description of the course of instruction, and a description of expected student outcomes [Ed 1403.01(b)(1)(b)].

FitMoney would like to request renewal of its November 2022 1-year accreditation of its FitMoney New Hampshire Learn Everywhere FinanciallyFit Certificate course as a .25 credit via the Learn Everywhere suite of offerings. Recently signed into law, New Hampshire schools are now required to provide financial literacy instruction in their classrooms starting academic year 23/23, and this certificate course would be a great option for students and teachers to work toward satisfaction of that requirement, in addition to Business Education, Social Studies and/or Economics, including personal finance requirements.

This course was developed by curating foundational topics from the full 25-hour semester high school financial literacy classroom curriculum designed by FitMoney Academic Directors. The FitMoney NH Learn Everywhere Certificate course has added four (4) new videos to the existing Learn Everywhere Certificate course, with a total now consisting of 16 videos (5-8 minutes in length). One video is completely new content, teaching about 'Buy Now, Pay Later' loans. The additional three (3) are all about filing Taxes, and were previously included as Bonus modules, therefore not mandatory to earn the Certificate. This year, they are a mandatory part of the course, with relevant assessment questions included. The course is divided into 5 sections with check-for understanding questions to ensure comprehension. The CFU questions are not graded nor factored into certificate eligibility. The assessment is taken after all sections are completed and is a series of 21 knowledge-based questions worth a total of 32 points. The student is awarded the certificate with a score of 25 or higher (78% pass). The student may take the assessment as many times as they want or need to earn the certificate as they are not shown the correct answers upon completion.

The FitMoney NH Learn Everywhere Certificate course is available to students in grades 8-12. This self directed course is available completely online and for free directly from the FitMoney.org website. The course is mobile-ready, but is best viewed on a desktop computer, laptop, Chromebook or large screen tablet.

Video Name, Length, & Learning Outcomes
Paychecks and Taxes (4.46 min) Students will understand the meaning and purpose of different parts of a paycheck. Students will understand what taxes are used for, how personal deductions affect income tax, and how different types of work affect how you pay taxes.
Budgeting (5.15 min) Students will differentiate between needs and wants and identify different tools that can help plan, track, and maintain a budget based on wants and needs. Students will differentiate between a checking and savings account and when to use which one.
Credit Scores (4.05 min) Students will define credit score and identify the main behaviors that can improve or hurt your credit score. Students will also understand how a credit score can be used.
Loans (7.03 min) Students will understand the relationship between the principal, interest and term of a loan. They will use this knowledge to classify loans as having the highest or lowest monthly payment and the highest total cost.
Student Loans (7.35 min) Students will understand how student loans are different from other personal loans, they will know the difference between government and private loans as well as the difference between subsidized and unsubsidized student loans. Students will understand the implications of taking on student debt and the potential costs and benefits to their future financial health.
Payment Types: Checks (6.39 min) Students will know what a check is, how to write and deposit one, and the risks and benefits associated with checks.
Payment Types: Debit Cards (3.52 min) Students will know what a debit card is, how to use one, when to use one and its risks and benefits.
Payment Types: Credit Cards (7.22 min) Students will know what a credit card is, how it is different from other payment types, how to use one responsibly and its risks and benefits. Students will understand the relationship between credit cards, credit history and credit scores. Students will also be introduced to ways to responsibly build a credit history.
Payment Types: Apps (4.53 min) Students will learn about payment apps, how they are different or connected to other payment types and the risks and benefits associated with them.
Payment Types: Buy Now Pay Later (NEW!) (6:26) Students will understand what Buy Now Pay Later companies are, how money is exchanged and owed by the company and loanee. Students will also understand some of the benefits and risks associated with using BNPL loans.

Fraud and Risk (7.36 min) Students will define fraud, identify common scams and know who is responsible for fixing damage done by fraud and how.
Insurance (7.00 min) Students will define premium and deductible, know when and what type of insurance they need and apply this knowledge to a given situation.
Compound Interest and Investing (7.47 min) Students will understand compound interest. Students will understand the difference between savings and investing along with the risks and benefits of each.
Filing and Paying Taxes: Do I Pay (NEW!) (3.52 min) Students will know when someone is required to pay taxes and when it is beneficial to do so even if they do not technically owe. Students will know what it means to be a dependent.
Filing and Paying Taxes: How Much Do I Pay (NEW!) (4.43 min) They will understand how the marginal tax system works and how much of an income goes to taxes.
Filing and Paying Taxes: How Do I Pay (NEW!) (4.34 min) Students will know the difference between filing and paying taxes. Students will know how to pay taxes during the year and how it is different depending on the type of work you do.

7.0 A plan for recording student progress in meeting expected student outcomes for each course of instruction [Ed 1403.01(b)(1)(c)].

Student progress is tracked in a dashboard so that they can see their progress through each section and video. A white checkmark will appear in the video or section icon to show that it is complete. Students will also be able to self-assess their understanding or misconceptions during different points in each video using the check for understanding questions, answers, and feedback. Students are also able to revisit any video at any point to review information. Once students have completed all the sections, they will take a summative assessment to assess their learning on all of the expected student outcomes.

8.0 A description of how the assessment of student learning outcomes will be done [Ed 1403.01(b)(1)(d)].

The students learning outcomes is assessed using a competency-based summative assessment after viewing all instructional materials. Students will not be able to access the summative assessment until all sections are complete. This summative assessment is comprised of 21 questions with the possibility of earning 32 total points. The summative assessment includes multiple choice, multi-select and matching questions. If students earn a score of 25 or higher, students will receive a certificate marking that they've passed the course.

FitMoney FinanciallyFit Certificate Assessment - See sample questions below:

Multiple choice:

Which scenario explains a deductible of \$1,500? *

1 point

- A person gets into a car accident, and repairs cost \$4,000. The insured person will pay \$1,500 to fix the car and the insurance company will pay the rest.
- A person gets into a car accident and it costs \$4,000 to fix the car. The insurance company will pay \$1,500 to fix the car, and the insured person must pay the rest.
- An insured person pays the insurance company \$1,500 per year.
- The insured person pays the the insurance company \$1,500 per month.

Matching

Nathan shops around and gets 3 offers for a car loan. Without calculating, match each loan to the scenario.

* 3 points

	Loan A \$15,000, 9.125% interest, 5 years	Loan B \$15,000, 9.2% interest, 3 years	Loan C \$15,000, 9.0% interest, 5 years
Which loan will he pay the MOST in total interest?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which loan will have the lowest monthly payment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which loan will cost him the least amount of money in total?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9.0 The number of credits each proposed course of instruction will fulfill [Ed 1403.01(b)(1)(e)].

The FitMoney NH Learn Everywhere Certificate course for high school fulfills **.25 credits** toward a financial literacy requirement. The course is meant to be completed in entirety over the span of (on average) 5 hours.

10.0 A description of the competency-based grading system to be used for each proposed course of instruction [Ed 1403.01(b)(1)(e)].

The competency-based grading system for the course is based on a total of 32 points that students can earn on the summative assessment. The summative assessment consists of 21 questions with some questions having multi-parts or multiple right answers. Each question, or question part, is worth 1 point each. The summative assessment is computer based, so the system automatically grades the assessment. If students earn 25 points or more, students will receive a Certificate marking that they've passed the course. The answers are not given, so if students earn less than 25 points, they can take the assessment as many times as they need/want in order to pass.

11.0 A description of methods for admission which shall not be designed, intended, or used to discriminate or violate individual civil rights in any manner prohibited by law [Ed 1403.01(b)(2)(a)].

FitMoney is a free, online financial literacy course that is accessible by anyone with an internet connection and a computer or mobile device. A student may register for the course online and begin the modules immediately. The assessment is written at an 8th grade reading level. FitMoney does not collect any demographic information and therefore does not and cannot discriminate based on race, gender, socioeconomic status.

12.0 A description of how the program will liaison with the local education agency (LEA) for students with an education plan pursuant to section 504 of the Rehabilitation Act [Ed 1403.01(b)(2)(b)].

FitMoney is committed to providing an accessible learning opportunity for all students and will work with local education agencies to ensure that the learning experience is available and meets all students' needs. The FitMoney NH Learn Everywhere Certificate course is a free program so there is no barrier to accessibility based on economic factors and the assessment is available completely online in an ADA compliant format for screen reader access. The course is not timed and students may take the assessment as many times as they need to work toward a passing grade. FitMoney understands that we have a responsibility to provide students with disabilities equal access and equal opportunities to participate in the Learn Everywhere program.

13.0 A description of how the program will liaison with the LEA for a student with disabilities, consistent with the student's IEP [Ed 1403.01(b)(2)(c)].

FitMoney is committed to providing an accessible learning opportunity for all students and will work with local education agencies to ensure that the learning experience is available and meets all students' needs. The itMoney NH Learn Everywhere Certificate course is a free program so there is no barrier to accessibility based on economic factors and the assessment is available completely online in an ADA compliant format for screen reader access. The course is not timed and students may take the

assessment as many times as they need to work toward a passing grade. FitMoney understands that we have a responsibility to provide students with disabilities equal access and equal opportunities to participate in the Learn Everywhere program.

14.0 A statement that the applicant understands that it has certain responsibilities, pursuant to Section 504 of the Rehabilitation Act, if it receives federal funds, or the Americans with Disabilities Act, as amended, to provide students with disabilities with equal access and equal opportunities to participate in the learn everywhere program, including by providing the student with reasonable accommodations [Ed 1403.01(b)(2)(d)].

FitMoney understands that it has certain responsibilities, pursuant to Section 504 of the Rehabilitation Act, if it receives federal funds, or the Americans with Disabilities Act, as amended, to provide students with disabilities with equal access and equal opportunities to participate in the Learn Everywhere program, including by providing the student with reasonable accommodations. FitMoney recently undertook a WAVE scan to uncover and address any known ADA issues on the website and received zero errors.

15.0 A description of facilities to be used for educational instruction and a description of how the facilities will meet the priorities of the program [Ed 1403.01(b)(3)(a)].

Not applicable. FitMoney's NH Learn Everywhere Certificate course is an online-only digital course. There are no facilities that students are able to access.

16.0 A statement affirming that the facilities shall comply with all applicable federal and state health and safety laws, rules, and regulations [Ed 1403.01(b)(3)(b)].

Not applicable. FitMoney's NH Learn Everywhere Certificate course is an online-only digital course. There are no facilities that students are able to access.

17.0 Disclosure of insurance, if any, which would cover the participants in the Learn Everywhere program [Ed 1403.01(b)(4)].

FitMoney's NH Learn Everywhere Certificate course is an online-only digital course and therefore does not have insurance which would cover participants of the Learn Everywhere program. There are no facilities that students are able to access and therefore FitMoney never has personal care of any children.

Additional Information

ORGANIZATION BACKGROUND - About FitMoney

Founded in 2016, FitMoney is a privately funded 501(c)3 nonprofit with a mission to bring free, unbiased financial literacy programs to all children in grades K-12 through state of the art digital and inclass curriculum, as well as advocacy efforts. By teaching financial literacy early and reinforcing yearly, we are building financially fit students and giving our communities the power to break the generational cycle of poverty.

FitMoney was founded by a group of educators, parents, and entrepreneurs. Initially, its sole focus was to bring quality, standards-aligned financial literacy curriculum to the classroom for free. After

2 years of research, development, and beta testing, we implemented a “train the trainer” model in 2018 in 5 Massachusetts’ schools, equipping educators with the tools and resources necessary to teach financial literacy. Created FOR teachers BY teachers, FitMoney’s financial literacy program is in nearly every Massachusetts county and in over 15 states. Our program is designed to be as accessible as possible, with easy-to-follow instructor-led materials for teachers, a self-led FinanciallyFit Certificate for students to learn at their own pace, and our soon-to-be-launched digital game-based platform called \$uperSquad:

- **Instructor-Led Component:** Flexible in-school curriculum with 5-6 modules per year. Lessons are taught by teachers and tailored to each grade level. Discussion guides are provided to parents to support at home. Elementary curriculum includes 31 lessons 40 minutes each (between 4-6 lessons per grade-level), with additional extension options. Middle school curriculum includes 18 real-life scenario lessons that can be taught in one year or over multiple years, with lessons pacing 20-40 minutes each. High school curriculum includes 25 lessons divided into 4 thematic units. Lessons can be taught in a single semester or spread over the year and are 45-minutes per lesson.
- **Self-Led Component:** Developed out of the need for remote learning opportunities during COVID, the FinanciallyFit Certificate in English and Spanish allows students to master their financial skills in a self-directed approach at their own pace. The FinanciallyFit Certificate is offered for both high school (8th-12th) and elementary (3rd-5th) grade levels.
- **Digital Game-Based Learning:** \$uperSquad is an all-new online platform that makes financial literacy FUN through digital, age-appropriate, problem-solving adventures and games tailored to children ages 5-12 years old.