School Supplies and Financial Literacy for Families in Poverty

*I*n rural Appalachian communities of southeast Ohio, where generational poverty is high, communities and schools worked together to both create meaningful learning experiences and ensure that basic needs were met before students started the school year. Families of students who attended Summer Advantage—a 21-day summer school program for kindergarten through high school students living in an area marked by rural poverty—had an opportunity to learn more about financial literacy as they acquired materials they needed to get students ready for school. This experience offered insight about teaching economics and engaging families with the schools.

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Financial Literacy Classes

Students who attended 85% of the summer school program received $40 of school supplies plus a new backpack. This was a welcome cost savings for families. Parents were also able to take advantage of financial literacy classes, which were helpful in ensuring their children would be ready for school. The classes were open to the parents of students who elected to enroll in Summer Advantage and covered such topics as budgeting and finance, couponing, and clothes/shoe shopping. Parents who attended all five classes received an additional $75 for a student clothing shopping spree.

The Educational Service Center (ESC) received funding for this program through a contract, approved by the County Commissioners and recommended by Job and

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Family Services, to build strong and stable families and combat Appalachian and rural poverty. The ESC worked with two school systems in the county.

Budgeting and Finance

The first class offered on budgeting and finance was held at the County Extension Office. A local bank cooperated in the instructional program by providing a handout about making a financial plan, credit scores, financial fitness, savings habits, and bank services. The 21 parents who attended the sessions asked about car loans and how to improve their credit scores. They were also able to participate in a game to guess the prices of various items. The person whose guess was closest to the price found on the internet (without going over) won the item. One person per family could play at a time and no phones were permitted. Once they won something, they stepped aside and so everyone received an item by the end of the session. One mom was particularly happy to win a sleeping bag she needed to send her child to summer camp.

Coupon Class

Parents also learned about using discounts offered through coupons. The class was offered on two different evenings for two different groups of parents. Prior to the event, the parents downloaded a store app on their phone and looked at the store's advertisements. Twenty-two parents met for two hours. In the first hour, the parents reviewed a PowerPoint presentation about the three types of coupons: manufacturing coupons, store

coupons, and digital coupons. They learned to find promotions to get items at a lower cost.

In the second hour, they went shopping. Parents received $20 to spend at a local chain store. If they went over that amount, they paid the difference. Purchasing household items and consumables, the parents saved $201.75 in total. Examples of individual savings ranged from $11 to $16.

Shopping for Shoes and Clothing

Students who participated in Summer Advantage were able to select shoes and clothing for the coming school year. These were not voucher programs that handed a check to students or families. Rather, families and students worked to earn; the more they learned, the more they received from the program. Students from three local school districts were eligible and the program was funded through collaboration with Job and Family Services and the County Commissioners. Families were reached by phone or letter. Of the 608 students who qualified, 96.9% took advantage of the shoe opportunity. Clothing orders were received from 575

students, representing 95% of eligible students.

If the student attended 85% or more of the sessions (18 of the 21 days), they received an appointment to purchase products worth $75 from a local shoe store. A shopping coach talked to the families about using coupons to find discounts, and the families tried to get as much as they could for their money; if they went over budget, they were responsible for the balance. The parent/guardian and the child had to be present to select the shoes, and the program staff needed to see the student try on the shoes to ensure they would be used by the student and not someone else. One girl who needed a size 13 shoe worked with the staff to order shoes from another store, have them delivered, and determine whether they fit. The girl walked away in her new shoes. Tags and bar codes were removed from the shoes to prevent returns for money. Abuse of pain killers is an issue in this community and so precautions needed to be taken.

Shoes were only part of the story. Students with good attendance in Summer Advantage also

of clothes and shoes for school. With this support, the families were ready for school and the community benefited from families who knew more about financial literacy. Families in this community did not complain about going to summer school, and school staff saw the families who were participating in the multiple programs becoming members of a kind of club.

ordered school clothes online from a major department store. They received $200 to select anything they could wear to school. The staff helped the parents find suitable items, demonstrating how to find items at reduced prices. The online shopping experience increased families' technology skills. The clothes were shipped directly to the students' homes. The school received a discount and incentive coupons from the purchases, which they used to purchase outerwear for later in the school year when students would need jackets, hats, and mittens.

Again, precautions were in place. The staff watched what people were buying, looking for red flags such as a younger student ordering adult-sized clothing. If any family returned items, the money reverted to the school account. The school could make an exchange, but parents could not pocket the money. When a high school girl ordered male clothes, the investigation indicated that she always wore male clothing. The order was processed without further delay or comment. Furthermore, the staff reminded families to order socks and underwear. Through the process, families gained direct experiences with budgeting and seeing how far they could stretch their money.

The graphic below shows how the school community supported families through the summer program. The families received clothing, school supplies, and shoes. They also received instruction on budgeting and finance, couponing, and how to make wise purchases

Conclusion

Rural poverty is a clear detriment to students and the school community. Students living in rural poverty have multiple impediments to learning. To ensure the families were able to benefit from schooling, the school and community needed to provide additional services that focused on meeting basic needs. Students need food, shelter, and weather-appropriate clothing if they are to be ready to learn. Community and school collaborations such as that described in this article can do much to set young people on the path for a successful start of the school year.

The resources from the community helped students start the school year under vastly improved conditions. The community effort did not eliminate poverty, but did help families overcome challenges that might limit their access to education. The community conducted the program in a felicitous manner, providing assistance in a manner consistent with the relief provided during the Great Depression through work programs such as the Civilian Conservation Corps (CCC) and the Works Progress Administration (WPA). There were no handouts; everyone earned their prizes through their efforts to learn more about financial literacy.

Ready for School

Summer School Attendance	Clothing / School Supplies / Shoes
Financial Literacy Classes	Budgeting / Couponing / Purchasing
Ready for School	Community School