

MAKING A DIFFERENCE: First Bank Yuma and EVERFI

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YUMA, Ariza. -

It's not that often you hear students clapping in the classroom...

High school students excited to get a head start on something, that will benefit them for the rest of their lives.

"It really relates to the real life. And I can learn from it, and have the experience I'll need for it" says Blas Gonzalez, a Cibola High School student.

Jeff Byrd from First Bank Yuma explains,

"EverFI Financial literacy program came to us, and we said this is perfect. This is going to empower students and give them the tools they need to be successful in life."

First Bank Yuma's 'Financial Scholars Program' has teamed up EVER-FI, to teach students about financial literacy and bring complex financial concepts to life.

"Within the course there are 9 modules, covering everything from Savings, Investing, financing Higher Ed, and Consumer Fraud. With pre and post assessments that are going directly to the teacher dashboard, so that they can monitor the student's success" says Jessica Golden, the Senior School Manager at EverFi.

And with each module successfully completed they will get a certification in financial literacy, which can be a powerful tool for jobs, college and life's most important purchases.

"It's giving kids power, its giving them the knowledge to make their life better. If you look at credit score for example, how can that affect your life? Whether it's a car, home entertainment system, or financing college, so everything you do is tied into that. And So that's where the bank came in and said, what can we do to help our community" says Byrd.

"61 % said they feel more comfortable when applying for financial aid and that up 70% since before the course. So, it's really improving the student's confidence to make these financial decisions on their own" says Golden.

Yuma Union High School District One staff say, they're excited about the future including Cibola High School Economics teacher Todd Pinnt.

"You can take economic concepts, Micro, Macro and they can be rather abstract. But, when you bring in personal finance its very relevant to the students. They see the direct reflection to their personal lives."

YUHSD 1 Superintendent Toni Badone says, "They're learning how to not only be good about saving and how to spend and learning strategies, but how to avoid getting into debt. How to buy a car and do all the things the financial guru's said you should do. Not the things you shouldn't do like those of s Baby Boomers."

Mr. Byrd concludes, "I don't know about you but, when I went to high school they didn't learn how to balance a check book, Saving accounts, any of that stuff we didn't touch. So, we feel blessed with the opportunity to give back to the entire community. And not only is it going to help out right now, but it going to help generations to come."

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