

# Increasing Engagement in Virtual Financial Literacy Programs

**Supplemental Material  
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**Report Submitted to:**

**Project Sponsor  
Women's Initiative of the United Way of Central Massachusetts**

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**This report represents work of WPI undergraduate students submitted to the faculty as evidence of a degree requirement. WPI routinely publishes these reports on its web site without editorial or peer review. For more information about the projects program at WPI, see <https://www.wpi.edu/project-based-learning/global-project-program>**

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## Appendix A (Preamble)

We are a group of students from Worcester Polytechnic Institute (WPI) in Massachusetts. We are conducting a survey on the content and impact of the Women's Initiative Dollar Scholar program. We believe this research will help the Women's Initiative deliver an even stronger Dollar Scholar program. Your participation in this survey is completely voluntary and you may withdraw at any time. Please remember that your answers will remain anonymous . No names or identifying information will appear on the questionnaires or in any of the project reports or publications. This is a collaborative project between the Women's Initiative of the United Way and WPI. If you would like to speak to our faculty advisor(s), you may email them: Corey Dehner, [cdehner@wpi.edu](mailto:cdehner@wpi.edu) or Gillian Smith, [gsmith@wpi.edu](mailto:gsmith@wpi.edu). If interested, a copy of our results can be provided at the conclusion of the study, simply email us or our faculty advisor.

## Appendix B (Rubric for evaluation of the Dollar Scholar program)

Evaluation of learning		Team Feedback			
		4-Excellent	3-Good	2- Needs improvement	1-Unsuccessful
<b>INSTRUCTIONS</b>	Each activity and assignment are clearly written and provides students with specific guidelines				
<b>TRACKING DATA</b>	Post questions cover (through application of or direct questions) the information learned in the video lessons				
<b>OUTCOMES</b>	Evaluation of the learning outcomes from the activities presented				
<b>MENTORS</b>	Mentors introduce themselves and the purpose of the activity.				
<b>ENGAGEMENT</b>	Activities held our interest , there were virtual games				
<b>NAVIGATION</b>	The website/activity section is well organized and easy to navigate				

(Rossi & Mustaro, 2013)

## Appendix C (Interview Questions)

### Interview Questions for Junior Achievement, Girls Inc. and Everfi

Note: not all questions were asked to each organization

1. To start off can you tell us a bit about your online program and its history?
  - a. Can you expand upon your economic literacy program?
2. What part of your program are you personally excited about?
3. What is your vision for the future of the online version of the program?
4. What are the biggest challenges you face with your program and how do you overcome them?
5. Are there any creative uses of technology your program uses that you really like?
6. Do you have any data tracking system for this program?
  - a. If yes, what metrics do you measure, how do you use that information?
7. What do you think are some key factors that make your online course effective?
8. What strategies do you use to maintain engagement with your students
9. What are the biggest challenges you face with your program and how do you overcome them?
10. Can you recommend any similar organizations or sources on financial literacy?

## Country Bank Questions

1. Do you work with the pre recorded videos?
2. What part of your virtual program are you personally excited about?
3. What are some things you really liked about the in-person program.
4. Are there other virtual learning programs you have experience with that you think the dollar scholar program could learn from?
5. Are there any parts that didn't make it
6. Do you have a lot of experience with the pre recorded videos activities
7. What do you want on the asynchronous platform ?
8. Mentor videos, are there mentorship strategies that have worked?
9. Can you recommend any similar organizations or sources on financial literacy?

## Appendix D (Focus Group Questions)

### Leicester Focus Group Questions

1. How has school been this year? Any crazy stories? //Warm Up question
2. Please tell us what you thought of the virtual budgeting program?
3. If you all had to design the perfect video to teach a topic, how would it go. (For example, how long would it be, what sort of elements would you have in it)
4. How motivating do you feel this program is?
5. What were your favorite parts of the curriculum?
6. What were your least favorite parts?
7. Do you have any suggestions for improving on the online delivery of the program?
8. Now that you have completed this curriculum, do you have more questions about financial literacy that you would still want answered?

## Women's Initiative of the United Way of Central Massachusetts Committee Focus Group Questions

1. Thank you for participating in this focus group. I am sure this is a busy time for everyone. Let's do a round of introductions. . Name how you became involved in the Dollar scholar program
2. Let us know what thought you have in mentoring the program this year as a virtual platform
3. How did you become a dollar scholar mentor?
4. Talk to us about your post-covid vision of of the Dollar scholar program
5. 5 years from now where do you think the program will be
6. What are some key factors that make the online course effective?
7. How can the online delivery of the program be improved?
8. What are some difficulties that have limited the virtual dollar scholar program?
  - a. Have any of these been overcome?



# Appendix E (Survey Questions)

## Leicester Middle School and LASOS survey

We are a group of students from Worcester Polytechnic Institute (WPI) in Massachusetts. We are conducting a survey on the content and impact of the Women's Initiative Dollar Scholar program. We believe this research will help the Women's Initiative deliver an even stronger Dollar Scholar program. Your participation in this survey is completely voluntary and you may withdraw at any time. Please remember that your answers will remain anonymous. No names or identifying information will appear on the questionnaires or in any of the project reports or publications. This is a collaborative project between the Women's Initiative of the United Way and WPI. If you would like to speak to our faculty advisor(s), you may email them: Corey Dehner, [cdehner@wpi.edu](mailto:cdehner@wpi.edu) or Gillian Smith, [gmsmith@wpi.edu](mailto:gmsmith@wpi.edu). If interested, a copy of our results can be provided at the conclusion of the study, simply email us or our faculty advisor.

On a scale from 1-5, what number would you give yourself in terms of your knowledge about personal finances, with 1 being no financial knowledge and 5 being perfect financial knowledge?

no financial knowledge 1      2      3      4      5      perfect financial knowledge

How interested are you in increasing your financial knowledge?

Not at all 1      2      3      4      5      Very interested

How motivated were you when taking the budgeting workshop?

Not at all 1      2      3      4      5      Very interested

What topics would you be most interested in learning about that relate to personal finances?

Decision making   Personal spending   Savings and Interest      Credit   Other...

What delivery method would you prefer to learn financial literacy topics?

In-person in-person AND virtual virtual Other...

How did you feel your understanding of financial literacy changed after taking the

Dollar Scholar virtual budget workshop?

Much worse slightly worse no change slightly improved greatly improved Don't Know

Which remote learning tools do you find most engaging?

Videos quizlets games Other...

What do you think is a good length for an informative video?

5 minutes 7 minutes 10 minutes 15 minutes Other...

If you were to teach an online class for a day, what kind of activities would you do?

LASOS only:

What do you not like about online school right now? Why?

## Appendix F (Survey Data)

### Leicester Middle School Data (Total 43 students)

Timestamp	On a scale from 1-5, what number would you give yourself in terms of your knowledge about personal finances, with 1 being no financial knowledge and 5 being perfect financial knowledge?	How interested are you in increasing your financial knowledge?	How motivated were you when taking the budgeting workshop?
4/26/2021 11:42:13	4	4	5
4/26/2021 11:42:31	3	5	4
4/26/2021 11:43:54	4	4	3
4/26/2021 11:51:21	5	4	4
4/26/2021 11:54:29	4	3	4
4/26/2021 11:56:35	4	2	1
4/26/2021 12:01:40	3	5	5
4/26/2021 12:06:46	4	5	4
4/26/2021 12:20:55	3	5	2
4/26/2021 12:29:02	3	4	3
4/26/2021 12:56:46	3	3	2
4/26/2021 13:11:09	4	4	3
4/26/2021 13:28:28	4	4	3
4/26/2021 13:35:26	4	3	3
4/26/2021 13:46:49	4	5	4
4/26/2021 13:46:50	4	5	5
4/26/2021 13:51:53	4	2	5
4/26/2021 14:03:47	3	2	4
4/26/2021 14:07:53	3	3	4
4/26/2021 14:14:33	4	4	5
4/26/2021 14:31:08	3	4	4
4/26/2021 14:40:54	3	4	2
4/26/2021 14:46:20	4	3	3
4/26/2021 15:35:22	3	4	5

4/26/2021 15:46:18	3	5	5
4/26/2021 15:57:52	4	4	5
4/26/2021 16:18:30	4	5	5
4/26/2021 16:32:53	2	4	4
4/26/2021 17:39:17	4	4	4
4/26/2021 17:47:12	3	4	4
4/26/2021 18:40:55	4	5	5
4/26/2021 18:45:01	3	3	3
4/26/2021 19:02:47	4	5	4
4/26/2021 19:46:27	3	5	4
4/26/2021 19:49:29	2	5	4
4/26/2021 21:52:36	3	4	3
4/27/2021 7:53:55	4	4	5
4/27/2021 8:57:44	3	5	5
4/27/2021 9:47:54	4	3	2
4/27/2021 17:00:18	3	4	4
4/27/2021 20:48:08	3	4	2
4/28/2021 16:59:32	3	3	4
5/4/2021 12:23:08	3	4	4

Leicester Middle School Data cont.

What topics would you be most interested in learning about that relate to personal finances?	What delivery method would you prefer to learn financial literacy topics?	How did you feel your understanding of financial literacy changed after taking the Dollar Scholar virtual budget workshop?	Which remote learning tools do you find most engaging?
Personal spending	in-person AND virtual	greatly improved	games
Personal spending	in-person AND virtual	slightly improved	games
Personal spending	in-person AND virtual	slightly improved	Videos
Savings and Interest	in-person	greatly improved	quizlets
Personal spending	in-person	Don't Know	quizlets
taxes	neither.	no change	games
Savings and Interest	virtual	slightly improved	quizlets
Savings and Interest		slightly improved	Videos
all of them	in-person	Don't Know	games
all of them		greatly improved	games
Savings and Interest	in-person	slightly improved	games
Personal spending	in-person	slightly improved	games
Savings and Interest	in-person	greatly improved	games
Savings and Interest	in-person AND virtual	slightly improved	games
Savings and Interest	in person with a group friends	greatly improved	quizlets
Savings and Interest	in-person	greatly improved	quizlets
Decision making	in-person AND virtual	slightly improved	games
Savings and Interest	in-person	slightly improved	quizlets
Personal spending	virtual	greatly improved	games
Personal spending	in-person	greatly improved	games
Savings and Interest	in-person AND virtual	greatly improved	quizlets
Savings and Interest	in-person	Don't Know	games
Savings and Interest	in-person	greatly improved	games
Savings and Interest	in-person	slightly improved	games
Savings and Interest	in-person	greatly improved	games
Credit	in-person	greatly improved	Videos

Savings and Interest	It doesn't really matter too much for me, either way is fine.	greatly improved	games
Savings and Interest	virtual	slightly improved	quizlets
Savings and Interest	in-person	slightly improved	games
Savings and Interest	in-person	slightly improved	Edpuzzle
Personal spending	in-person	greatly improved	games
Savings and Interest	in-person	no change	games
Personal spending	in-person	slightly improved	games
all of them	in-person	greatly improved	Videos
all of them	in-person	slightly improved	games
Personal spending	in-person AND virtual	greatly improved	quizlets
Savings and Interest	in-person AND virtual	slightly improved	games
Savings and Interest	in-person	slightly improved	games
savings and personal spending. Also when I get old enough I would want someone there to talk to me about my budget of what to buy for my future house like decoration, bills, furniture.	in-person AND virtual	slightly improved	games and videos in my opinion
Savings and Interest	in-person	slightly improved	Videos
Savings and Interest	in-person	greatly improved	games
Personal spending	in-person	slightly improved	quizlets
Savings and Interest	in-person	slightly improved	games

Leicester Middle School Data cont.

What do you think is a good length for an informative video?	If you were to teach an online class for a day, what kind of activities would you do?
5 minutes	I would give them a quizlet to do to help them understand and I light give them a video to watch and take notes
5 minutes	a kahoot
7 minutes	Explanation followed by an activity similar to the one we did, maybe giving us a certain amount of money to "spend" then see the consequences
5 minutes	In person, with real life examples of when you can use your knowledge from this program.
5 minutes	Im not sure it would depend on the subject
less than 4	Cheer.
7 minutes	play a game
7 minutes	well it depends on the subject of the class then i do fun activies about that subject that everyone will be intrested in.
7 minutes	I would think of activities to help people and/or students to learn better. I would give them a few minutes to get settled, then I would start the lesson/activities.
5 minutes	
7 minutes	i might do some sort of fun game to see what they kids know. from there i know what i need to really clear and what can briefly explain and move on. Then for explaining i might use games videos and use the kids knowledge to help guide themselves so they dont get bored with it.
10 minutes	I would probably teach about life problems and how to solve them.
5 minutes	quizlet, kahoot, and blooket
5 minutes	I would do engaging activities and games. Especially ones with other people involved.
7 minutes	If I were to teach an online class for a day, I would do a warm up question or a quick write just to get the brain going. Then I would explain the agenda. After that I would out whoever is in the class in a break out room have them study for whatever topic. Then I would either play quizzlet.live or kahoot.
7 minutes	I would have a kahoot to test and see what previous knowledge participants had
7 minutes	Play a game on that subject because if people enjoy something they will remember it better.
7 minutes	kahoot
10 minutes	i'm not really sure but i'd try to do an active that gets everybody involved

	sense nobody really talks to the class we just listen.
7 minutes	Group/partner games and hands on activities
5 minutes	I would do kahoots and breakout rooms.
7 minutes	i would engage with the audience depending on the age group.
5 minutes	kahoot
7 minutes	I would engage my students in games that thoroughly taught them the terms. And also how to save and choose wisely from their choices based on their circumstances.
10 minutes	If I were to teach an online class for a day I would probably do online games like kahoot and quizlet.
5 minutes	I would teach them about what the workshop is and what we are doing. and do a video on what we are doing
7 minutes	If I were to teach an online class, I would do many different activities like fun games, videos, and discussions in small groups.
10 minutes	I would have an activity based around what we know, where we take turns speaking until everyone has had a turn. Perhaps a question is asked and we have to answer to the best of our ability.
10 minutes	maybe something that you can learn but fun
5 minutes	Probably Quizlet live / Kahoot! and then a reflection on what they learned from it
7 minutes	Kahoot and quizzlet
5 minutes	
10 minutes	I would let the students decide on how comfortable they feel and what they would want to do and then go off from that.
10 minutes	Worksheets like the ones that were handed out to us so we can get a better understanding of how much your future would cost.
10 minutes	I have no clue
15 minutes	Activities that would engage students.
7 minutes	Educational games
10 minutes	I would use my time as a teacher wisely and use engaging activities to peak their interest, therefore helping them learn easier while still having fun.
it depends on how long the topic is.	I would teach it to them first maybe watch a video after I teach it so they understand it more, have them do it either independently or with a partner their choice, check over it, and play a game like a kahoot about it.
7 minutes	Maybe an informative video and a few games
20 minutes for good information, but 5 minutes before my mind	I would use games for engagement and then videos for information.



wanders.	
7 minutes	quizlets quizzis kahoots
7 minutes	

## LASOS data (Total 4 Students)

Timestamp	On a scale from 1-5, what number would you give yourself in terms of your knowledge about personal finances, with 1 being no financial knowledge and 5 being perfect financial knowledge?	How interested are you in increasing your financial knowledge?	How motivated were you when taking the budgeting workshop?
4/14/2021 15:52:40	5	4	4
4/14/2021 15:53:13	2	4	3
4/14/2021 15:53:13	4	4	3
4/14/2021 15:59:02	3	5	4

What topics would you be most interested in learning about that relate to personal finances?	What delivery method would you prefer to learn financial literacy topics?	How did you feel your understanding of financial literacy changed after taking the Dollar Scholar virtual budget workshop?	Which remote learning tools do you find most engaging?
Savings and Interest	in-person AND virtual	slightly improved	games
Decision making	virtual	slightly improved	
Credit	virtual	slightly improved	quizlets
the first 3	virtual	slightly improved	games

What do you think is a good length for an informative video?	If you were to teach an online class for a day, what kind of activities would you do?	What do you not like about online school right now? Why?
10 minutes	kahoot	no because i get distracted from my phone
7 minutes	Math, kahoot,(etc.)	All the work the6 are giving us rn just because it's almost the end of the year.
7 minutes	hands on , surveys	the internet problems i am very impatient
7 minutes	math games :)	i get very stressed because sometimes its hard to understand,i get anxiety to talk to people

## Appendix G (References)

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