

**Courtney Poquette**  
**Winooski High School, Business Educator**

My name is Courtney Poquette, I am a teacher at Winooski High School and I am here to urge the legislature to pass a guaranteed semester of personal finance for high school students in Vermont.

I attended Vermont schools from grades K-12 and then went on to major in Business at Champlain College (before they had their Financial Literacy requirement.) After some time working for the Department of Homeland Security, I returned to my desk to look for jobs teaching business. I applied for the job at Winooski and was hired with the expectation that I get my teaching license within two years and that I continue the previous teacher's curriculum, while deciding on my own.

That first year I attended the state's Jump\$tart Coalition meeting and it struck me when someone said "we teach students how to manage money for businesses before we teach them how to manage their own." That's when I knew we needed to create a dedicated Personal Finance class, so I began working on developing my own curriculum in 2007.

**Personal Finance at Winooski High School**

This class has gone through many iterations throughout the 16 years I have been teaching it. I first started designing all of my own lessons and materials, aligned to the National Jump\$tart standards and have incorporated so many activities from the different teacher trainings including:

- Teaching Financial Literacy Course through the Center for Financial Literacy at Champlain College
- The Wharton School of Business Personal Finance Teacher Training
- A week long teacher training at the NYSE
- A week long teacher training through St. John's University on Insurance
- State Jump\$tart Conferences (which I now help plan)
- National Jump\$tart Conferences
- Hundreds of hours of NextGen Personal Finance teacher training in their certificate, on demand, virtual professional development and conferences

Many of these are available for free or at low-cost to teachers. Now I utilize NGPF resources as my one stop shop, but I customize all the lessons and activities to meet my students' specific learning needs.

**Dual Enrollment**

The Personal Finance class at Winooski High School was the first in the state to be offered for Dual Enrollment through a partnership with the Community College of Vermont. This was done to attract students to the class who were college bound and had "busy" schedules, this allowed

them to take a class that they might traditionally not take as they had the option of taking it for college credit.

Other schools later followed this lead and some made connections with VTC to offer the same opportunity to their students. This is another option that is on the table since it is an approved Dual Enrollment class with two colleges. Students could use their vouchers, providing the educators get the course approved for their schools.

### **Moving to a Guarantee:**

Several years ago we met as a district to discuss what all Winooski students should know before graduating. Personal Finance was something supported by all stakeholders and it was incorporated as one of our “Graduation Proficiencies.” The roll out of the requirement took a bit of time. For the class of 2020, they could graduate with either proficiency in Financial Literacy or Foreign Language, but starting with the class of 2021 it has been a requirement for everyone.

### **Who Takes It?**

Personal Finance is open to all 9-12 grade students at our school. I find that juniors and seniors are typically the most engaged as it is most relevant for them, but I have had many successful 9th and 10th graders in the course, as the example from a former student who took the class in 9th grade and went on to write the VTDigger Article. We leave it open for all to make it easy for every student to fit it into their schedules.

### **How Is it Taught?**

To allow for maximum flexibility, there is the standalone one semester class, consisting of approximately 75 classes that meet daily for 80 minutes. This is the most in depth and “gold standard” class which we offer. During COVID, I created a hybrid class for any student who wanted to complete this class at their own pace. It is a modified version of our in person class, but now it works for our students who attend the local technical centers and other students who can't fit the class in their schedule. This consists of 26 self-paced lessons, which I designed pulling the most important content from our standalone course. The students also complete some of the same class activities, so this works out to be about 40 hours of educational time. Some students complete the whole course in a month, others work on it through a semester or through the school year. The special education team at our school has started to use this to work with students on their caseload as well.

This year we offered what I call a “hybrid hybrid” course, as we had a group of multilingual learners who are working to meet their graduation requirements, so I volunteered to partner with their teacher to take the hybrid course and build that into two in person lessons a week, so they too could get the core concepts.

Some of our students also enroll in this class through Vermont Virtual High School.

[This document](#) has an outline on the content covered through the three Winooski options, mentioned above. Each tab has a different class outline.

All of the classes are based off of the [National Standards for Personal Finance Education](#), which our school also had a hand in the review process, as noted in the credits.

### **A Typical Class**

I start with a song about money playing in the background when students walk into the room. Then we have a variety of discussions and activities around the daily topic. Students complete in-class projects and activities, take notes, watch videos and do a mix of self-paced and whole class learning. Since the pandemic I frequently have recorded videos of instructions, so students who miss class, need additional instructions or are hybrid have access to my lessons.

On the first day of my class students often think they will be “rich” if they make \$40,000 a year, but quickly discover the expenses associated with the lifestyles they dream of, so it is a reality check and one that gets students to really question the decisions that they are making now and how that will impact their futures. Many students have reported that they have changed their life directions as a result of the class.

It’s a fun class to teach and as a teacher, I have benefited immensely from learning alongside my students. This class normalizes the fact that we should talk about money. Students utilize math, reading and language skills and finish the class with a retirement plan AND a budget for their first job.

The capacity is there with so many teachers in Vermont already trained through either the Center for Financial Literacy at Champlain College, NGPF or those who attend the state Jump\$tart Coalition meetings. The training is free, the curriculum is there for us and free.

In closing, personal finance is a critical skill and our high school students should be guaranteed a semester course before graduating. It will set them up to succeed throughout their whole lives. This is a class that all parents say they wish they had. I never have to explain to students “why” they need this class to graduate. In fact students from Winooski feel lucky they get to learn this, but also feel sad for their peers at neighboring schools who don’t have access to this education.