

## **Kristi Lozano Project Proposal Summary**

Through the San Mateo Credit Union Financial Education program, the Financial Education Specialist has noticed that an achievement gap exists among underserved girls in San Mateo County. Our outreach in the community has allowed us to work with a number of programs that exist for the rehabilitation of women in various capacities. This has inspired us as women leaders to create a preventative program for young ladies that will provide the financial education, college readiness, and leadership skills needed for the success of the younger generation. In our efforts to educate young ladies from San Mateo County, we hope that San Mateo Credit Union becomes their financial institution of choice.

The San Mateo County Scholars Program aims to create a generation of financially fit, college ready young ladies and their success in our program will assist with the development of their leadership skills. Since the cohort will consist of the first-generation college bound youth, these young ladies – and students like them – are disproportionately underrepresented at institutes of higher learning.

**Project Design** - The San Mateo County Scholars Program will focus on developing the young ladies' understanding of financial fitness, college readiness, and leadership skills through a series of presentations, workshops, and field trips; through this program they will be exposed to new ideas, opportunities, and experiences that they may not otherwise have had. Students will be required to attend an orientation in August 2014 that introduces the youth to the goals and expectations of the program. They must attend two workshops per school month for a total of 18 workshops, which will cover topics such as college readiness, leadership skills and practices, resume building and writing, and understanding credit. They will complete a financial education project during the Spring of 2015, and then present this project in June 2015 to SMCU employees, family, and friends. Upon completion of each semester, a \$100 living stipend will be given to students to reward their contribution and effort to the program.

Students in the program will be required to undergo a series of evaluations to graduate, which will include passing monthly written exams and one cumulative exam to show financial education proficiency. Each school year, a new cohort of young ladies will be recruited to go through the program while calling upon the alums to act as mentors for them.

SMCU's Financial Education Program prides itself on the ability to provide high quality education to members of the community. We strongly believe in the impact that the San Mateo County Scholars Program will have on the lives of young ladies and look forward to the opportunity to see our program implemented.