## **CLASSROOM CORNER**

## Nickels and dimes and dollars to donuts: DPHS students know it all

BY KEVIN FLANDERS

SPENCER – Students often graduate from high school with advanced knowledge in math and science, but when it comes to financial fundamentals like banking and taxes they're clueless. A lack of basic financial literacy among high school and even college graduates has been a problem nationwide for decades, but not for David Prouty High School students.

Earlier this month, students in the

Earlier this month, students in the DPHS financial literacy program earned their certificates from the EverFi program. Created by DPHS Class of 1992 alumnus Ray Martinez, the nationally acclaimed program utilizes online videos and activities to explain various financial concepts that students will use moving forward. These include credit cards, interest rates, banking, renting versus owning, investments, taxes, insurance, and credit scores, among others.

others.
For Prouty teachers, it's important to know that students are heading out into college and careers with strong academic and financial prowess. Martinez, the co-founder and owner of EverFi,

travels each year from Washington DC to make sure he personally hands out the students' certificates at the school. It has been a busier year than usual in Spencer for the former Panther, who was also chosen as a Distinguished Alumni member this spring.

The EverFi awards ceremony was also attended by Spencer Bank representative Rachel Briggs, who is yet another Panther alumnus as a Class of 1997 member. Spencer Bank remains a dedicated sponsor of the school's EverFi partnership.

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This year, over 60 Prouty students received certificates for successful completion of the financial literacy program.

EverFi, meanwhile, continues to make major strides in financial literacy among students nationwide. According to an EverFi study, nearly 90 percent of parents reported talking to their kids about personal finances before they reached high school – an 18 percent increase from 2003.

To learn more about EverFi and its services available to students of all ages, visit www.everfi.com.



Courtesy photo

David Prouty High School students recently earned certificates for completing the EverFi financial literacy program.