



Personal Investing Short Course: Investing in Students' Futures

Need and Impact

Young people who are blind or visually impaired are greatly under-represented in colleges and in the workplace. Over the past two decades, the burden of funding a college education for students who are blind or visually impaired has increased substantially, in part due to a decrease in federal funding. Escalating college tuition costs, the prospect of high student debt, and underemployment rates for the visually impaired contribute to reduced incentives to pursue higher education.

Overbrook School for the Blind (OSB), a leader in developing and delivering programming to meet individual student needs, is implementing an innovative initiative designed to positively impact students' financial well-being in both the short and long term. OSB's Personal Investing short course specifically offers investment education to OSB-enrolled and non-enrolled college-bound high school students with visual impairment. This course meets two key objectives: **increasing financial literacy** and providing each successful participant with **a higher education scholarship fund**.

Today, numerous financial literacy instructional modules address personal finance, home-buying and fundamental savings. However, relatively few focus on investment education for a high school student population and virtually none are designed specifically for individuals with special needs.

Course description

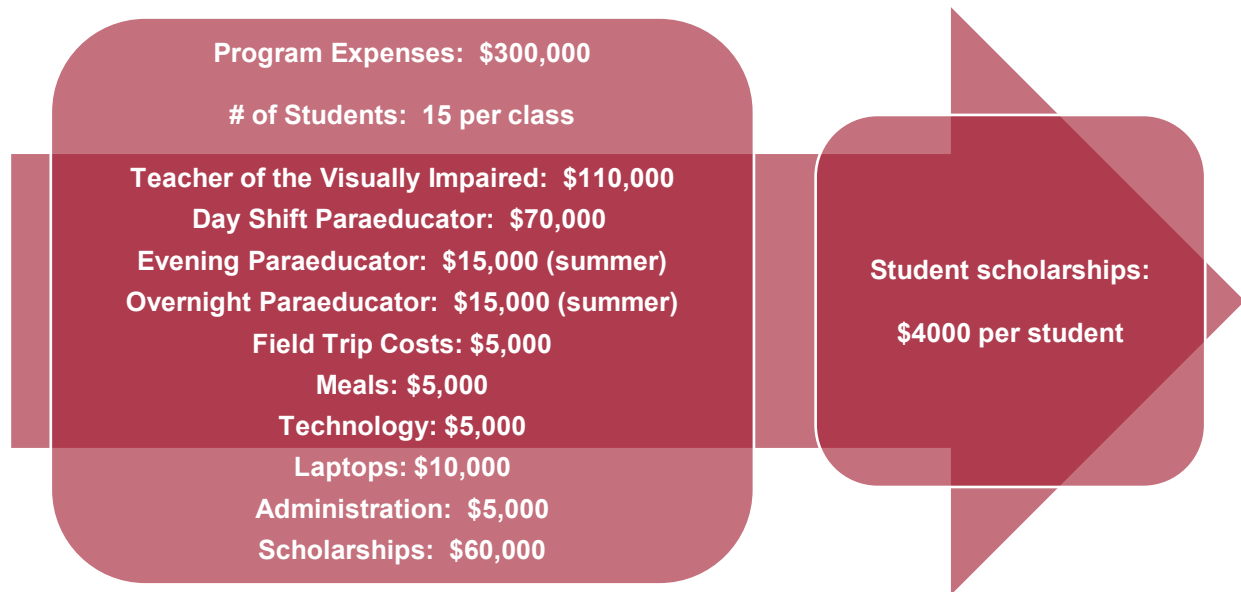
A summer program will kick off the event for participants, during which coursework will be previewed. Students will get a sense of the monthly instructional sessions in a hybrid format (in-person or via distance learning). The program will include classroom work that tracks the scope and sequence of the investment curriculum and incorporates guest speakers from the financial industry. Guest speakers will also describe their educational history, how they progressed to their current position, and offer suggestions for getting involved in the financial sector.

Toward the end of the summer program, after participants have learned basic vocabulary concepts concerning sector weighting and investment risk considerations, they will be provided \$4,000 in hypothetical "funds" to mock invest and track using specialized software that reflects how their funds performed based on their chosen investment strategy. Tracking will extend throughout the subsequent academic year during which each participant will describe at monthly classes the performance of their investments. At the conclusion of the academic year, the funds in each participant's investment fund will be converted into real dollars and captured in a designated scholarship fund held in trust for the participant. The funds will be transferred to the school of higher education the participant subsequently attends.

Participants in this program will be primarily high school juniors and seniors with the ability and will to pursue college/technical school training. Participants may also be in post-12th-grade programs. Classroom experience in a general financial literacy course will be required but may be pursued concurrently with this personal investing short course. Students who are blind or visually impaired in Pennsylvania would be eligible to

participate. Residential programming will be provided for students residing outside a safe commuting distance from the school.

The program will allow students with visual impairments to understand the basic tools and philosophies of financial investments, experience the potential excitement and satisfaction of watching their investment strategies lead to appreciation, partial funding of their higher education, and potentially develop an interest in a career in finance.



Funding Requirement and Timeline

\$300,000 for a start-up investment in launching and sustaining the **Financial Investing Program**