

# BALANCING THE BOOKS

## FINANCIAL LITERACY INITIATIVES



A Literacy Initiative of the  
Shaw Center

Whitman School of Management (WSM)  
Syracuse City School District (SCSD)

## PROGRAM MANUAL

Fall 2017-Spring 2018

**Balancing the Books Program**

A Literacy Initiative of the  
*Shaw Center*

The Martin J. Whitman School of Management & The Syracuse City School District  
Fall 2017- Spring 2018

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# What is Balancing the Books?

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## Objectives

The Balancing the Books Program (BTB) is a collaboration between the Mary Ann Shaw Center for Public and Community Service, the Martin J. Whitman School of Management, and the Syracuse City School District. Originally founded in 1998 through a grant from JPMorgan Chase, the mission of Balancing the Books is two parts. First, BTB aims to provide adolescents in the city of Syracuse with lessons in financial literacy in hopes of providing them with the necessary tools to become fiscally responsible adults. Second, BTB was implemented as a program to keep SCSD students persist to graduation. BTB tutors work not only to help teach the SCSD students from Henninger high school and Huntington School but also to connect with them on a deeper level in hopes of inspiring them to stay in school and to work towards their goals for the future.

## Current Project

Today *Balancing the Books* works with both middle school and high school students. Tutors may work with either seventh and eighth grade students at Huntington School or high school seniors at Henninger High School. Primarily, tutors focus on teaching their students about the basics of financial literacy and other life skills. This includes topics such as interviewing, the concept of interest, credit cards, debt, budgeting, investments and the importance of dealing with all of these as an adult. Additionally, tutors are encouraged to share some of their experiences from high school or college life, their plans for the future, or offer advice to help keep students on the right track. BTB hopes that upon completion of the program, the children will have gained confidence in their abilities as students and in their ability to succeed.

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# Cultural Audit

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One of the first things a tutor should do when entering a new teaching/learning situation is to gain an understanding of the school or community-based organization's environment. In order to interact effectively in an environment, tutors need a clear understanding of the behaviors, motivations, strengths and needs of the individuals in the setting. It is also imperative to identify and acknowledge assumptions in one's own culture. Assessing an organization's culture involves suspending judgment while attempting to understand the beliefs and norms that influence behaviors and experiences in the organization. This type of "audit" or assessment is helpful at the organizational level, but can also be used to understand individual behaviors within the organization.

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## Working with Adolescents

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### Getting to Know Students

For most adolescents, working with college-aged men and women is a novel experience. Meeting a tutor for the first time can be a little intimidating or unnerving for the students. The following includes tips and an interview guide on what to discuss with the students when you first meet them. The student you pair up with will be more excited to work with you if you establish a sense of trust, respect and high expectations.

A tutor should take some time to get to know the students, establish trust and increase the student's comfort level with you. It is a good idea to tell the student a little bit about you. Start by stating your reason for working with them and then go onto explain how often you will be meeting with them. Be sure not to go too deep so not to overwhelm the student. Let the student have a chance to ask questions and to get to know you. Be sure to make eye contact and smile. It is helpful to get to know your student's favorite activities, movies, books, music, and classes, as well as their future aspirations. The

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following questions can aid you in getting acquainted with your student. Feel free to add questions that you feel are relevant and appropriate that may help to establish a bond between you and the student.

## General Questions

1. What do you like to do in your spare time? With whom?
2. Do you participate in any extracurricular activities at school?
3. What kind of music, movies and/or television shows do you like? Why?
4. Do you have a part-time job? If so, tell me about it
5. Tell me a little bit about your family? Whom do you live with? Who is important to you?
6. If you could pick any job to pick up as your profession, what would it be and why?
7. What do you see yourself doing in 10 years? Do you want to go to college? Why or why not?

*(SRC/-ECS Tutoring Program,  
Chandler-Olcott & Hinchman, 2005)*

## Looking at the City of Syracuse

Syracuse University is located on a large campus composed of beautiful and well-maintained buildings, streets and sidewalks. Often, students tend to get trapped in the bubble of SU campus and lose sight of the makeup of the rest of the city.

While the city itself used to thrive off salt mines and Indian casinos, today most of those have closed down and much of the city has begun to decay. According to recent reports, 54.7% of children under the age of 18 in the City of Syracuse live in poverty, compared to the New York state average of 22.8%. Currently there are 21,320 students were enrolled in the Syracuse City School District. Of those students, 65% were eligible for free lunch and an additional 10% were offered lunches at reduced prices. Such statistics are widely accepted as indicators of poverty levels.

*(Syracuse City School District Report Card)*

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## Working with Children with Backgrounds Different from Your Own

It is important to be aware that many of these adolescents in BTB may come from backgrounds different from your own and may be dealing with issues that are unfamiliar to you. While tutors may or may not be able to talk to these children from a place of understanding, it is important that they always keep an open ear to what the children are saying to them. As a tutor, if a child touches upon an unfamiliar subject, do your best to listen attentively or offer them any advice you feel may be appropriate. Tutors are not meant to be boxed into the role of teachers alone; tutors can also act as friends to those with whom that they work.

# Appropriate Conduct

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## For Tutors

As college students, it is a notable sacrifice to give up time on Friday afternoons to work with adolescents in SCSD. However, giving up your time is only part of the job. It is important for the tutors to be as equally engaged in the lessons as the children are. Students will be more perceptive than you may think; if you do not want to be there, they will be able to tell. Not only will it affect their willingness to participate in the session, but it will also make them feel like they are a chore to you.

As role models, tutors should at no point be conversing amongst themselves for lengthy periods of time. Likewise, it is your job to make sure that that student with whom you are working is engaged in the lesson not merely talking to their friends in the group. Your cell phones should be on silent and should not be out at any point while at the schools. Language needs to stay appropriate and on task: no cursing, no discussing your plans for Friday night when you get back on campus, etc.

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## For the Adolescents

Not only is it important for us to monitor our own conduct while on site, but it is also equally important for us to make sure the students are behaving properly. Bullying is an ever-present issue in middle and high schools. As tutors and adults, it is your responsibility to make sure that the children treat each other with respect. If you hear one child make a rude or inappropriate comment to another child, step in and, if necessary, grab one of the teachers at the school to pull the children aside and talk to them more directly. Additionally, students should not have their cell phones out either. If you see them with their phones, ask them to put them away. Unless time has been specifically allotted to help the children with their homework, the students should not be doing homework during the BTB tutoring sessions. Again, your role is to keep the students engaged and encourage them to participate.

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# Twenty Ways to Say: "You're Great"

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Terrific

Outstanding

Great Idea

Will you show me how to do that?

You did a great job

Way to go!

I'm proud of you

Perfect

Fantastic

Wonderful

You learned that fast

You get better at this all the time!

I knew you could do it

I know what you mean

Keep trying; you will get it

I hear what you are saying

Exactly right

That was beautiful

Nice Going

Excellent

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# Community Service Requirement

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1. Tutors must commit to **at least** two consecutive semesters with the program. Tutors that are not interested in using the program to fulfill their community service requirement may still join the program (graduate students in Whitman or students going abroad for a semester). These exceptions may be allowed to participate for just one semester based on coordinator judgment.
2. **Reflections**- Tutors are required to submit a reflection page of their observations/ thoughts concerning their tutor/tutoring experience after EACH visit to their site. Reflections should be more than a description of events. They should incorporate perceptions, ideas, and questions about the significance of specific experiences, the relevance to financial literacy and personal growth and learning. Journals should follow the “What?” “SO WHAT?” “NOW WHAT?” model of reflection.
  - “What?” allows you to recall specific experiences, issues, and/or discussions for your reflection.
  - “So what?” focuses on the significance of the experiences and how it relates to other experiences, readings, and coursework.
  - “Now what?” asks you to think about how your journal reflections relate to your learning and how your thoughts relate to larger issues.
  - All reflections are due to the middle school and high school coordinators by the week following the session.

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# Tutors Expectations

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## Participation

- Be enthusiastic in respect to group activities
- Conversations should always include a student

## Cell phone policy

- No visible cell phones
- Absolutely no texting
- If we see it, we take it for the rest of the meeting

## Behaviors

- Compassionate and understanding of students' personal issues, level of learning abilities, etc.
- No tolerance policy of disrespect among students

## Attendance

- Absence rule
  - 1<sup>st</sup> absence- excused
  - 2<sup>nd</sup> absence- opportunity to make up the session/hours
  - 3<sup>rd</sup> absence- no Whitman Community Service fulfillment
- BTB session
  - Tutors are expected to attend ALL sessions
  - Tutors are expected to stay the whole time during campus visit unless there are class conflicts, EEE presentations, etc.

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## Tutors Contract

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By signing this contract, I accept the responsibility of being a tutor and understand what this entails. I realize that as a tutor, I am not only a role model in my student's life, but also a friend that he/she can rely on, thus my attendance and commitment to the program are crucial for the duration of the academic year. I understand that I am expected to be present during each session unless I have a valid excuse, such as illness or family emergency. I also understand that if I fail to attend every session and turn in each week's reflection paper, I will **NOT** fulfill my community service requirement for the School of Management.

Signed: \_\_\_\_\_

Printed Name: \_\_\_\_\_

# Sample Reflection

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Name \_\_\_\_\_

Meeting Date \_\_\_\_\_

Student \_\_\_\_\_

What did you do during your last BTB session?

What went well? What did you enjoy? What did your student enjoy?

What could have been improved?

Do you have any suggestions for future sessions?

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# Directions to Sites

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**The Huntington School**  
**400 Sunnycrest Road**  
**Syracuse, NY 13206**  
**Syracuse City School District**

**Driving Directions:**

1. Drive towards north on Walnut Street and turn right on Erie Blvd.
2. Take Erie Blvd East (Towards Dewitt).
3. Turn left onto Midler Avenue (at the light by Price Chopper and Salvation Army)
4. Proceed northward on Midler Avenue through the intersection of Burnet Avenue. Brooklyn Pickle is located at this intersection.
5. Take the second left past the Burnet Avenue intersection onto Sunnycrest Avenue.
6. The school is just past the fourth left on Sunnycrest Avenue.

**The Henninger High School**  
**600 Robinson Street**  
**Syracuse, NY**  
**Syracuse City School District**

**Driving Directions:**

1. Leave College place & Turn left on Euclid Ave.
2. Turn left on Westcott Street.
3. Follow Westcott St to East Genesee Street.
4. Left on East Genesee Street
5. Go one block, turn right on Columbus Ave.
6. Follow Columbus across Erie Blvd and it turns into Teall Ave.
7. Go up the hills on Teall Ave and @ the church,
8. Turn right on Robinson Street. School is up on the right.

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**27** Intern Meeting  
**28** First Day of Classes

AUGUST						
S	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
<b>27</b>	<b>28</b>	29	30	31		

**16** First Day of Classes  
**26** Lesson Plan Prep

JANUARY						
S	M	T	W	Th	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	<b>16</b>	17	18	19	20
21	22	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	27
28	29	30	<b>31</b>			

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5-7 Tabling  
 8 Info Session  
 14 Applications Due  
 22 Training  
 29 Session 1

SEPTEMBER						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

FEBRUARY						
S	M	T	W	Th	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

2 Session 1  
 9 Session 2  
 16 Session 3  
 23 Winter Recess

6 Session 2  
 13 Session 3  
 20 Session 4  
 27 Session 5

OCTOBER						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MARCH						
S	M	T	W	Th	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

2 Session 4  
 9 Session 5 (optional)  
 12-16 Spring Break  
 23 Session 6  
 30 Good Friday- No School

3 Session 6  
 10 Veteran's Day-No School  
 17 Session 7 (optional)  
 24 Thanksgiving Break

NOVEMBER						
S	M	T	W	Th	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

APRIL						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

6 Session 7  
 13 Session 8  
 20 Campus Visit  
 27 Spring Recess

1 Session 8  
 8 Last Day of Classes  
 11-15 Final Exams

DECEMBER						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

MAY						
S	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

1 Last Day of Classes  
 3, 4, 7-9 Final Exams

- Potential Session
- Tabling/Interviews
- Leader Prep

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