

Fulton Bank
Gives the Gift of Financial Literacy
to Schools, Teachers and Students of
The School District of Philadelphia



Wm. "Smokey" Glover EVP/Director of Fair & Responsible Banking
Fulton Bank, N.A is excited to share that their bank will award the student with the highest portfolio in the Late Spring/The School District of Philadelphia - Stock Market Challenge a brand new Chromebook in addition to the regular student and teacher prizes.

Fulton Bank's The School District of Philadelphia Stock Market Challenge

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Contact: Alan Dakey, Carolyn Shirk, or Jennifer Henderson | 570-975-5149

The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of The School District of Philadelphia by Fulton Bank, N.A., all students in grades 3-12 can have full access to the Personal Finance Lab, free of charge. This world-class, web-based stock simulation platform and curriculum includes the Personal Budgeting Game, Online Learning with certifications in Personal Finance and Investing 101, plus the Stock Market Challenge. This cutting-edge, real-time stock market game is derived from Stock-Trak's University Platform, which is used in over 80% of the top business schools in the United States.

Essentially, we went from 2 ten-week stock games to 4 quarter semester and 2 full semester programs with competitions. The 4 quarter semester programs are held in early fall, late fall, early spring and late spring. Now students can learn by using the curriculum, courses, trading and the budget simulation. The platform provides lessons, assignments and grading for seamless teacher management, as well as the superior gamification of the Stock Market Challenge and the Personal Budgeting Program.

The competitions are held in the classroom, both county-wide and state-wide. The next big Stock Market Challenge and Personal Budgeting Competition begins on February 14th, and area schools can sign up at www.penncfl.org.

Since Fulton Bank opened its doors in 1882, we have strived to deliver the best banking experience for our customers. Our focus on customers has allowed us to grow along with you. Today, as part of Fulton Financial Corporation, a \$25 billion financial services holding company, Fulton Bank offers a broad array of financial products and services in Pennsylvania, New Jersey, Maryland, Delaware, and Virginia. We're proud to offer convenience in neighborhoods across the region through over 200 financial centers and specialty offices and almost 300 ATMs.

Our number one strength is service. We serve the client first whether the market is good or bad. We closely monitor the market and make conservative but rewarding suggestions to the best of our ability. DAP's goal is to help clients gain a better understanding of the financial concepts behind insurance, investing, retirement, estate, planning, and wealth preservation. Most importantly, we hope clients see the value of working with skilled professionals to pursue their financial goals, as well as understanding the opportunities and potential rewards that are available when taking a proactive approach to client's personal financial situation. At DAP many investment options are offered to handle your IRA's, 401(K) rollovers, small business retirement plans, life insurance needs, and other savings plans.

Securities offered through JW Cole Financial member FINRA/SIPC. Advisory services offered through JW Cole Advisors. JWCA, JWC, and Diversified Asset Planners, Inc. are independent entities.

Pennsylvania Council on Financial Literacy (PennCFL) is a 501(c)3 organization and approved by Pennsylvania's Department of Community & Economic Development as an Educational Improvement Organization. PennCFL sponsors financial competitions and entrepreneurial programs resulting in over 20,000 student registrations in Pennsylvania. Training and support are provided to hundreds of teachers.

Our mission is to provide K-12 students with economics, personal finance and entrepreneurship skills that elevate their standard of living, quality of life and professional success. We showcase exceptional talent from business, education and government.

Our entrepreneurship program, Dream-Learn-Pitch, allows students to learn through our online curriculum, at hybrid Dream, Learn and Pitch conferences or independently with their teachers. Students can upload their Elevator Pitch to win prizes up to \$10,000 and additionally, up to \$40,000 in college scholarships. See www.dreamlearnpitch.org for details.

Our goal is to be the leader in K-12 financial literacy and entrepreneurship education. For additional information, please contact PennCFL President Alan Dakey at ADakey@PennCFL.org or Vice President Carolyn Shirk at CShirk@PennCFL.org, call 570-975-5149, or visit us at DreamLearnPitch.org or PennCFL.org.