



**Wayne Bank
Sponsors students of
Monroe County**



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The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of Wayne Bank, 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 used in over 80% of the top business schools in the United States.

We now offer 4 quarter semester and 2 full semester programs with competitions. 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 13th and area schools can sign up at www.penncfl.org. More information about The Wayne Bank Stock Market and Personal Budget Competitions can be found at <https://www.penncfl.org/monroecounty>

Founded in 1871, Wayne Bank has 29 Community Offices serving Wayne, Pike, Monroe, Lackawanna, and Luzerne Counties in Pennsylvania, along with Delaware, Sullivan, Otsego, Ontario, and Yates Counties in New York State, including those offices operating under the Bank of Cooperstown and Bank of the Finger Lakes brands. Employing more than 300 local people, Wayne Bank offers a full line of products and services to meet the financial needs of consumers and businesses. Each year, the Bank contributes to hundreds of organizations throughout Pennsylvania and New York. Bank employees are passionate about helping their communities through event participation and service to local charities. By supporting residents, businesses, schools, and charitable organizations, Wayne Bank is dedicated to reinvesting in the community and encouraging economic growth.

The Pennsylvania Council on Financial Literacy (PennCFL) exists to prepare the next generation to rise up! Many in society today suffer financially due to the lack of financial management skills & a “minimum wage” mindset. We strive to change the future by offering all Pennsylvania students in grades K -12 with Personal Finance education, a Stock Market & Personal Budgeting game, along with Entrepreneurship skills that will help them thrive in the workforce & in life.

PennCFL is a 501(c)3 organization and approved by Pennsylvania’s Department of Community & Economic Development as an Educational Improvement Organization. The PennCFL competitions and programs result in over 20,000 student registrations in Pennsylvania. Training and support are provided to hundreds of teachers. We showcase exceptional talent from business, education and government.

Our entrepreneurship program, Dream-Learn-Pitch, allows students to learn through our online curriculum, at our entrepreneurship 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/terms--conditions for details.

For more information, please contact Vice President Carolyn Shirk at CShirk@PennCFL.org / 570- 975-5149 or Chief Communications Officer Eric Attinger at EAttinger@PennCFL.org / 570-556-7913 .