



**Mr. John Kirkowski**  
**Sponsors students of**  
**Bradford County**

January 2023

Mr. John Kirkowski shared, “As someone who was raised in Bradford County, I have always appreciated the strength of the communities and schools of Pennsylvania. I am grateful for the opportunity to support the goals and programs of the Pennsylvania Council on Financial Literacy.”

*Contact: Carolyn Shirk | 570- 975-5149 | or Eric Attinger | 570-556-7913*

The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of Susquehanna Community 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 13<sup>th</sup> and area schools can sign up at [www.penncfl.org](http://www.penncfl.org).

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.

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