

Why the Joyner-Walker Foundation is needed...

www.joynerwalkerfoundation.org

More than ever our youth need to learn how to save, invest and manage money better! That is why the Joyner-Walker Foundation's flag ship program, Financial Literacy, will provide financial educational resources for our youth.

The Challenge

Only 1 in 3 teens knows how to read a bank statement, balance a checkbook and pay bills (Charles Schwab Teens and Money 2007 Survey).

Twenty nine percent (29%) of teens are already in debt with an average debt load close to \$300 (Charles Schwab Teens and Money 2007 Survey).

Each year, young Americans spend roughly \$150 billion. Research shows they don't have a good understanding of basic financial concepts such as annual percentage rates, inflation or calculating simple interest (State Farm Insurance).

Struggles with financial literacy are not limited to high school students. According to the Department of Education's National Center for Education Statistics, more students who dropped out of college cited financial reasons, rather than academic ones, for their decision.

The Solution

It is imperative that high school students are provided with financial literacy programs that will prepare them for college and life when it comes to money management and personal finance.

Our youth is never too young to learn money management, but it's at the high school level where most teens start receiving an income, spend heavily and placing themselves in debt. It is through application and experience that high school students tend to learn and retain at a higher rate, because they can relate to the subject matter – a perfect time to provide life-skill programs to prepare them for the future.

It is here, that your commitment and the Joyner-Walker Foundation can provide financial literacy programs to help our students! Right now our nation and our families are feeling the burden of economic strife. Let's do our part to make sure our children are prepared to meet economic challenges ahead of them.

Your donation, sponsorship or endowment will enable financial education to reach our youth, no matter how big or small, every penny counts!

JOYNER  **WALKER**
FOUNDATION

Sowing the Seeds for Success