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Media Contact:

Tara Deering-Hansen
Corporate Communications Manager
(515) 273-7375
tdeering-hansen@studentloan.org

New Program Teaches Iowa Middle Schoolers About Making Real-Life Financial Decisions

'It's Worth It' Curriculum Available Free of Charge to All Iowa School Districts

WEST DES MOINES, IOWA (Aug. 8, 2012) — Just in time for the coming school year, Iowa Student Loan® has released a free program that supports the state's education goals and teaches middle school students about finances.

"It's Worth ItSM: Thinking Smart About Your Money" is a new set of materials available at no charge to all Iowa school districts. Its 12 lessons align with state education recommendations for Iowa's students to have adequate instruction to succeed in the workplace and for lifelong learning. The program received praise and was deemed a success by educators who conducted a test run last school year in two Des Moines middle schools.

Designed as a 12-week unit that may be integrated into existing curriculum or taught as a stand-alone program, "It's Worth It" includes sessions on budgeting, spending, bill paying, banking, credit cards, financial aid and career planning. Guest speakers, field trips and hands-on activities engage students, while a parent newsletter helps continue the lessons at home. All materials are customizable and available free online at www.studentloan.org/ItsWorthIt.

"We had nearly perfect attendance at every class offered over the three-month period," said Jeanette Schmett, 21st Century Community Learning Centers site coordinator at Meredith Middle School, whose students participated in the "It's Worth It" pilot program last winter.

Meredith and Callanan Middle School in Des Moines participated in the pilot program that ran over 10 weeks in after-school sessions. Des Moines Public Schools was pleased enough with the program to apply for a 21st Century Community Learning Centers grant in order to continue and extend it to other middle schools within the district.

“It was obvious that the class was extremely interesting to our students. I would strongly recommend it to other educators,” Schmett added.

After completing the pilot program, students were surveyed and were found to have more knowledge about financial decision-making and enjoyed the actual process of gaining that knowledge.

“Many students reported that the class was their first exposure to financial information,” said Wendy Hopwood, 21st Century Community Learning Centers site coordinator at Callanan Middle School.

Educating students and families about the importance of financial literacy is nothing new for Iowa Student Loan, which offers the innovative online resource — Student Loan Game PlanSM — to promote responsible borrowing for college.

“Iowa Student Loan’s nonprofit mission is about helping students succeed in postsecondary education. Part of that success involves being able to manage student loan debt and other financial decisions,” said Steve McCullough, president and CEO of Iowa Student Loan. “We’re pleased we can offer an engaging and successful program at a time when students are just beginning to develop their own financial habits.”

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About Iowa Student Loan

Since 1981, Iowa Student Loan, a private, nonprofit organization, has helped Iowa students and families obtain the resources necessary to succeed in postsecondary education. Iowa Student Loan has helped more than 375,000 students pay for college. The organization, based in West Des Moines, Iowa, also provides an array of borrower benefits, financial literacy tools and community reinvestment programs, including support for free college planning services for students and their families. For more information about Iowa Student Loan, visit www.studentloan.org.