<**Narrator**>

What if you could make sure every high school student in your state starts their financial journey with you and your institution?

All of these students will do one or more of the following: Apply for a school loan, purchase a car, get a debit and credit card, open their first checking account—and select the financial institution they will most likely stick with for the next sixteen years.

Give students a head start and make sure they begin their financial journey with you by sponsoring the world's best financial literacy tool: the Stukent personal finance simulation.

<**Speaker 1**>

“For credit unions that are considering Stukent, from a publicity standpoint, from a pure PR play, to developing corporate goodwill in your community, this is really a no-brainer decision.”

<**Speaker 2**>

“The fact that Stukent has this software that is so interactive with the student, and makes it so realistic, and it’s unlike any other software that’s available. It made it a no-brainer that this had to be our partnership.”

<**Speaker 3**>

“I had two students to come back and to visit, and the first thing they wanted to know was, tell me that you’re using this program with your current students, because now I have a better understanding of how to do my taxes. I have a better understanding of what I need to ask the bank on my behalf—how I can advocate for myself.”

<**Speaker 4**>

“This is incredible because as a general education teacher, we often receive funding, but it might not be enough to fund something such as this. Because I have the Stukent simulation in my classroom, I am able to give my students authentic real-world, real-time experiences every single day.”

<**Narrator**>

In this true-to-life simulation, students will create a mock checking and savings account with your institution as part of their financial literacy course. They’ll practice skills like paying bills managing credit card debt, and taking out loans for virtual assets like cars and homes.

They'll be exposed to your brand every day as they attend class, log into the simulation, and learn about financial literacy.

Here's how it works.

Each week in class represents a month in the simulation. Students receive a salary every Monday, which they allocate to living expenses, bills, and other financial obligations.

Students’ bills are due on Friday, and they have to pay them on time, even if they aren't in class.

The dashboard gives students an overview of their financial situation, including their budget, account balances, spending analysis, and credit score.

Under the money management tab, students can find their banking information, investment portfolio, and employment documents such as pay stubs, W-2 and performance reviews.

The personal finance playthrough simulates life's major purchases and asks students to decide where they will live, what type of car they will drive, and which healthcare plan will work best for their family.

These decisions provide in-class perks, which gives real value to students’ simulated money.

Additionally, students can use their discretionary income to purchase in-class privileges, but they need to be careful.

At the end of the simulation, you sell them their grades.

Yeah. You heard that right! You sell them their grades.

If students are responsible with their money, they can buy an A, but those who live lavish lifestyles and spend too much on classroom perks, flashy cars, and expensive homes may not be able to invest enough points into their grade, which means they might only be able to afford a lower score.

Finally, the personal finance simulation asks students to prepare for the unexpected with the life happens feature. Students will have to deal with the financial impact of major life events such as accidents, emergencies, home renovations, improvements, and more.

Stukent’s personal finance simulation works because it asks students to make financial decisions that are meaningful to them. The simulation doesn't score students based on arbitrary financial goals. Instead, it encourages them to develop their own definition of financial success, which means you can make a lasting, genuine impact on their lives. The start to every financial journey begins with a solid financial education. You can help each student in your state get off on the right foot by sponsoring the Stukent personal finance simulation.

Talk to the Stuttgart team today to find out how you can make a difference.