

## Final Report

Name: Richard Hill

Date: June 11, 2024

Subject: SBS Fellowship workshop for Boys and Girls Club



### Life at 30

Where: Boys and Girls Club of Honolulu, via Zoom

When: March 27, 2024

Purpose: This presentation was designed to introduce K-12 students to ideas of finance and provide helpful pointers to how students can prepare themselves for higher education and professional life. I attempted to keep the subject matter light but informative, providing them with different ways to approach life after high school, beginning with (and accentuating) the college route. I also advised about different ways to approach college, from direct entry, to work experience, internships, field work, and part-time college/work. To this end I helped them strategize for themselves, through a questionnaire, designed to help them envision where they might like to be when they hit the age of 30.

I felt it important to provide a story not only of my own path, but my own challenges and failures. I feel it important to let students know they can make mistakes, like I did, but still succeed, perhaps in ways they had not expected.

This was all mixed with advice about how to finance college in different circumstances, especially if they did not come from privileged backgrounds.

Finally, we talked about saving money, and dealing with debt responsibly. Living in Hawaii, almost everyone will have to manage debt in some form, and this can be scary to young people; I attempted to demystify the process, and make sure they knew they had plenty to look forward to.

The session concluded with a series of questions designed to test what they had learned, and to get them thinking about their next steps beyond college. Please see attachments for the questions and the data collected.

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### **Spending and Consumerism**

Where: Boys and Girls Club of Honolulu, via Zoom

When: April 17, 2024

Purpose: This presentation was designed to introduce K-12 students to basic concepts of economic theory, from a non-expert perspective. I tried to provide students with clear, concise, comprehensible definitions of consumerism, the economy, and how they relate to each of us as individuals. Therefore, the presentation explained how a balance of spending and saving is desirable not only to each person in a society, but society as a whole.

I emphasized the challenges of living in Hawaii due to cost of living. I also explained the basic concept of interest rates and how this can effect when to spend money, when to save it, or when to invest it. We also discussed why it is important—when possible—to buy local products from local vendors.

The overall message I tried to convey was that spending money, within your means, is a good thing. Students were encouraged to think about what they might do if they were given a sum of money, e.g., \$3000, or \$30,000. The emphasis was placed on how much they might spend on “desired” items, how much on “needed items” (food, gas, etc.), and how much they would save/invest, for each of these amounts. I provided no concrete answers, but encouraged them to think about how to spend for the present and how to save for the future.

The session concluded with a series of questions designed to test what they had learned, and to get them to think about the importance of spending wisely, not only for their benefit, but for that of the local economy. Please see attachments for the questions and data collected.

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### **Why College?**

Where: Hana High School, Hana, Maui

When: Monday, May 8, 2024

Purpose: This presentation, given in person at Hana High School to juniors and seniors, was designed to encourage students to apply for and attend higher education, in whatever format suits them best. Hana is a remote town on the east coast of Maui, and it is difficult for students to leave or achieve independence from their families. The presentation encouraged students to seek out the various opportunities they have to seek a college education, and to provide reasons why this would be beneficial not only to them, but to the Hana community as a whole.

This presentation overlapped with both previous presentations, but with a clearer emphasis on college. Reasons provided include improved future job prospects, social experiences, life friendships, opportunities and resources to travel abroad and make connections, and becoming a more rounded citizen.

The presentation also provided information on the different ways to attend and pay for college, including going part-time, taking hybrid courses, or attending fully-online college programs. These options are desirable for students from Hana, who are often disadvantaged geographically and economically.

I also provided an example from my own discipline, English literature, in how a typical college assignment differs from a high school assignment. We read a short story together by Robert Louis Stevenson entitled "The Cart-Horses and the Saddle-Horse," and discussed how a college student would be asked to read and analyze such a story independently from class, and to prep their own work with limited guidance from an instructor, before a lecture was provided. I then provided a quick sample lecture on the story.

I concluded the session with a brief questionnaire, the results of which are attached.