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Northwest Georgia Credit Union's Embark! financial literacy program triples enrollment

by Doug Walker

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The Northwest Georgia Credit Union's Embark! financial literacy program has tripled its enrollment. The program was initiated tree years ago.

Recognizing that financial literacy was a critical need across the community, Northwest Georgia Credit Union created Embark! in 2007. It teaches students basic financial principles from kindergarten to 12th grade. Some 750 students were enrolled during the 2007-2008 school year. The number doubled the following year, and grew to more than 3,600 during the school term that is just ending.

Officials attribute the growth to a couple of factors: the difficult economy has prompted teachers to reinforce positive money management skills, and the program is unique because of the quality of the education brought into the classroom. Georgia is one of 18 states, which mandate that financial education be implemented into other subjects that students are already required to take.

In 2008, the Embark! Program won the Desjardins Youth Financial Education Award, which recognizes the efforts of credit unions that demonstrate the philosophy of people helping people.

Embark! is taught by credit union staff in the classroom and is loaded with hands-on activities to teach money management topics like earning, saving, and spending. Practical advice about managing checking and savings accounts, using credit cards, and managing real world expenses are topics for older students.

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