

# Motivating Teens to Stay in School with CHOICES

Although graduation rates in the nation have increased to just above 80 percent according to Diplomas Count 2014, in Arkansas our graduation rate falls just under 80 percent. According to the report, 78 percent of Arkansas 9th grade students entering high school in 2008 graduated in 2012. If that percentage stays the same each year, it means approximately 6,000 Arkansas students drop out of school annually, which should make you shudder. On average, a dropout

will achieve only one-third of lifetime earnings compared to college graduates. According to the 2013 Arkansas Community Foundation Aspire Report, four out of 10 people without high school diplomas receive some form of social welfare assistance, and are eight times as likely to be incarcerated over the course of their lifetime. In addition, the lack of a high school diploma is a significant contributor to poverty and it also impacts your ability to hire qualified workers.

CHOICES is now offered to Arkansas schools by Economics Arkansas, in partnership with Seattle-based CHOICES Education Group, which developed the workshop in the late 1980s. In two 45-minute sessions (over two days), students are led through a series of high-energy, interactive activities that teach critical thinking, decision-making, interview skills, money management, time management, goal setting and more. Specific emphasis is given to the consequences of dropping out of school

**"You helped me by showing me how even now I am deciding my life and who I will become."**

-Garrett

**"This made me think that I better not give up on my life or dreams."**

-Zachary

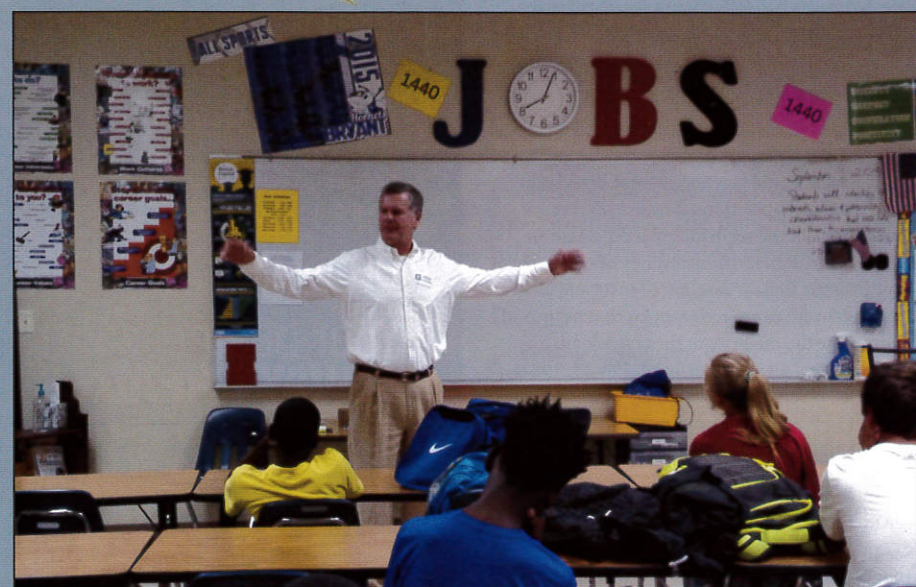
and the benefits of making positive educational choices to increase their career and life opportunities. The teens experience "aha!" moments as they realize they are in charge of their lives.

With their professional and life experience, Arkansas bankers are in a position to deliver a poignant, convincing, "real-life" message to the teens, especially to those who lack role models with regular jobs and careers. Students need to realize that choices have long-term, even life-long consequences.

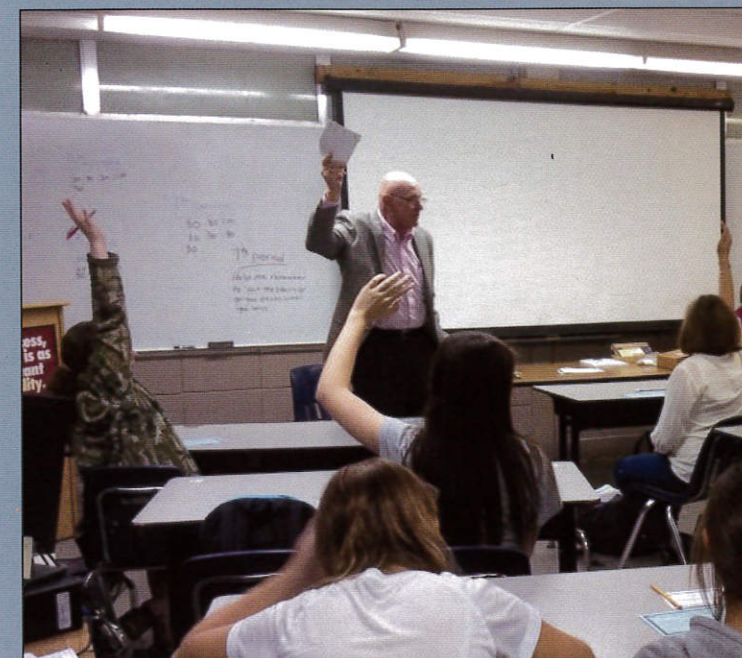
In return, presenters will have the rewarding experience of potentially changing a young person's life, earning community service credits banks might require, sharpening presentation skills—and also have fun doing it!

The first of those jaw-dropping insights happens right at the beginning of Session One. The presenters unfurl a 12-foot-long timeline to demonstrate today's life expectancy. The students, who typically feel they have been in school "forever," realize that there is a lot of living ahead of them. They learn the choices they make in their teen years will set their future course either with positive or negative consequences.

Another exercise involves role-playing to simulate the financial hardship experienced by a high school dropout. The classroom turns very quiet as the students who initially thought an hourly wage of \$10 was a king's ransom witness a rapidly diminishing paycheck after taxes, rent and utility payments. The money runs out before groceries have been bought, not to mention transportation, clothes, furniture, car payments, health insurance and all the other expenses of daily life.



Robert Hopkins, Federal Reserve Bank of St. Louis - Little Rock Branch, is an Economics Arkansas board member who has already volunteered to participate in the CHOICES program.



Economics Arkansas past president Dr. Kieth Williams presents CHOICES in the classroom.

more Arkansas students achieve their own American Dream by demonstrating to them the importance of staying in school.

To learn more about this program, please call Economics Arkansas Executive Director, Sue Owens at 501-682-4230.



**"Thanks to you I know how to take care of my life, and I'll never forget."**

-Wendy

We invite Arkansas bankers to become a certified CHOICES presenter by watching a 2-hour, online training course anytime, and at your own pace. You are also invited to observe a classroom presentation before volunteering, depending on availability. Economics Arkansas will provide you with the presenter and

class kits, handouts and all the materials you need for a successful presentation.

You may be asking yourself, what does the high school dropout rate have to do with economic education? Everything! Economics is the science of decision-making, so with your help, we can help

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