ABOUT THE PROGRAM

Delaware's BANK at SCHOOLTM teaches students financial management, using hands-on techniques and partnerships between schools and local financial institutions Students can open free savings accounts, make weekly deposits, and serve as junior tellers.

Developed by Dr. Bonnie Meszaros, former Associate Director of the Center for Economic Education and Entrepreneurship, and Ronni Cohen, retired Executive Director of the Delaware Financial Literacy Institute,
the BANK at SCHOOL program operates in over fifty schools across the state.

THE CENTER FOR
ECONOMIC EDUCATION & ENTREPRENEURSHIP

Contact Us

Judy Austin, Bank At School Coordinator
302-994-0951
judyaustin1@comcast.net

Amy Krzyzanowski, Instructional Designer
302-831-2614
akrzyz@udel.edu

Bank at School is endorsed by The State Bank Commissioner and is produced by the Center for Economics Education and Entrepreneurship at the University of Delaware.

UNIVERSITY OF DELAWARE
LERNER BUSINESS & ECONOMICS

BANK AT SCHOOL™

Teaching Delaware's elementary and middle school students to save early and often since 1992

THE CENTER FOR
ECONOMIC EDUCATION AND ENTREPRENEURSHIP

SAVE EARLY

BANK at SCHOOL focuses on fostering long-term goal setting, money management and informed decision-making for students in first through eighth grade.s

SAVE OFTEN

To encourage students to make saving a habit, tellers collect student deposits weekly and students who deposit are rewarded with small incentives.

STUDENT LEARN

How to open and manage saving accounts and complete deposit tickets.

Banks and credit unions are safe places to save money.

Depositing money into a savings account helps to avoid impulse spending.

Savers earn interest for keeping their money in a bank or credit union.

Bank and credit union tellers can answer questions and help manage accounts.

Saving early and often is key to financial well-being.

BANK AT SCHOOL Fills a Need

Studies show that students nationwide lack basic financial knowledge. These students are more likely to grow up “unbanked” or “underbanked,” not saving money for long-term goals often relying on predatory and unethical lending services. Delaware’s BANK at SCHOOL program provides real banking experiences for students and financial literacy lesson plans to teachers. Through participation in the program children begin to develop the life-long ethic of opening and managing bank accounts and learning financial concepts.

In 2018, the Delaware State Board of Education approved K-12 mandatory financial literacy. New standards ensure that students will receive instruction and have access to resources about setting financial goals and making financial decisions. Student participation in BANK at SCHOOL helps teachers address these standards.