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miSci and 1st National Bank of Scotia Partner to Launch “Cents and \$ensibility” Financial Literacy Program

1st National Bank of Scotia awards miSci a \$25,000 grant to deliver free financial literacy programs to qualified 3rd through 8th grade classrooms throughout the Capital Region

miSci was recently awarded a \$25,000 grant from 1st National Bank of Scotia to develop and implement “Cents & \$ensibility,” an educational outreach program aimed at improving the financial literacy of elementary and middle school aged students from Capital Region schools. The miSci Education leadership has developed a curriculum of six 45-minute courses which can be delivered, based on individual classroom teacher requests, as a standalone lesson or three-lesson series. Classes will be presented onsite at school classrooms by miSci Educators with support from 1st National Bank of Scotia volunteers.

Cents and \$ensibility is made possible by sponsor, 1st National Bank of Scotia – a regional financial institution that is committed to delivering financial literacy programs to its community. For more than a decade, 1st National has funded community education and outreach initiatives, such as *Money Math*, the *School Savings Club* and Junior Achievement. Together with miSci, 1st National aims for *Cents and \$ensibility* to teach area youth foundational financial skills and how to be knowledgeable and empowered consumers.

“The development of financial literacy in our youth is essential in securing good spending habits for future generations, and key to our country’s financial success,” John Buhrmaster, President & CEO of 1st National Bank of Scotia said. “We are committed to making a difference in our community and furthering educational opportunities like Cents and \$ensibility, through our partnership with miSci.”

The *Cents and \$ensibility* program has two separate tracks for grades 3 to 5 and grades 6 to 8. The elementary school curriculum includes classes on decision-driven purchasing, goal setting and budgeting; and the middle school curriculum focuses on smart shopping, saving, and budgetary priority setting. The overall goal of the program is for 80% of participating students to report an increased understanding of the financial literacy concepts introduced during the lessons, as measured by FDIC post assessment tools. Said miSci President, Dr. William “Mac” Sudduth, “We are proud at miSci to have partners like 1st National Bank of Scotia, and we look forward to developing financial and math literacy skills that will make difference in student's lives.”

Cents and \$ensibility classes will be delivered to approximately 2,000 students in the following school districts: City School District of Albany, Colonie Central School District, Ballston Spa Central School District, Burnt Hills-Ballston Lake School District, Guilderland Central School District, Hoosick Valley Central School District, Saratoga Springs Central School District, Schenectady City School District, Scotia-Glenville Central School District, and Shenendehowa Central

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School District, and possibly others. Classroom visits will begin in April 2017 and continue through December 29th, with a summer recess from June 24 – September 24, 2017. Classroom reservations will be accepted on a rolling basis through December 15, 2017. Educators interested in bringing *Cents and Sensibility* to their classrooms should complete a reservation request at www.miSci.org.

About 1st National Bank of Scotia

1st National Bank of Scotia is an independently owned and operated bank located in the Capital Region of New York State. Founded in 1923, 1st National is proud to provide creative financial solutions and personalized customer service to generations of families and businesses. For more information please visit www.firstscotia.com.

About miSci

Founded in 1934, miSci is the only science center in Tech Valley offering an interactive, multimedia experience for visitors of all ages, as well as programming for school children throughout northeastern New York, western Massachusetts, and southern Vermont. Mission-driven to “inspire people to celebrate and explore science and technology, past, present and future,” miSci is home to an extensive Archival Collection, a Challenger Learning Center, the Suits-Bueche Planetarium, the Dudley Observatory, and various special exhibits and programs each year. miSci’s vast Archives house more than 1.6 million prints and negatives from the GE Photograph collection; an archival collection with more than 3,500 cubic feet of historic materials; and more than 15,000 objects relating to the history of science and technology. Featuring dynamic exhibits, state-of-the-art space learning centers, standards-based education for K-12 classes and students, and special programming for preschoolers to seniors, miSci offers patrons hands-on exploration while fostering an understanding and appreciation of STEM subjects and careers. www.misci.org.

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