



- ◆ The Desjardins Youth Financial Education Award recognizes leadership within the credit union movement on behalf of youth financial literacy. It considers all activities supporting the personal finance education of young members and nonmembers, including, but not limited to, face-to-face teaching, publicity, lobbying for curriculum requirements, teacher and volunteer training, and promotion and use of the NEFE High School Financial Planning Program®.
- ◆ Credit unions that enter the Desjardins competition will compete with others in the same asset category: Less than \$35 million in assets; \$35 to \$75 million in assets; \$75 to \$250 million in assets; and more than \$250 million in assets. There also is a separate category for chapters and credit union groups.
- ◆ Entries will be judged on three mandatory and two optional criteria:
 - Awareness and teacher training;
 - Youth instruction;
 - Collaboration;
 - In-school branch programs (optional); and
 - Legislative and regulatory advocacy (optional).
- ◆ State winners will advance to national competition for judging.
- ◆ Refer to the Secrets of a Winning Credit Union / Chapter Desjardins Entry at end of this section. Find out what the judges look for when selecting winners. Only a limited number of entries can win at the state and national levels. By heeding this advice, you'll improve your chances of receiving recognition for your good works.
- ◆ To enter, complete the enclosed entry form and checklist for the award program, and submit them, along with your materials in a binder or notebook, to the Pennsylvania Credit Union Association, 4309 North Front Street, P.O. Box 60007, Harrisburg, PA 17106-0007, by **December 31, 2009**.

Alphonse Desjardins (1854 – 1920) was a credit union pioneer who was instrumental in forming the Canadian and U.S. credit union movements. Besides helping to found the first credit unions in Canada and the United States, Desjardins pioneered youth savings clubs and in-school “banks,” known as caisses scolaires.

Desjardins Youth Financial Education Award Credit Union Entry Form

Credit Union Name _____

Credit Union President _____

Contact Person _____

Title _____ E-mail Address _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size (as of December 31, 2009):

- Less than \$35 million in assets
- \$35 to \$75 million in assets
- \$75 to \$250 million in assets
- More than \$250 million in assets

Number of criteria to be used to judge entry (three mandatory; two optional):

- Three
- Four
- Five

- ◆ Submit materials in a three-ring binder or spiral bound notebook.
- ◆ Present ***your best case*** for each of the following applicable criteria. Use separate sheet for each criterion and attach relevant supporting evidence directly after each criterion.

Mandatory Criterion 1:

Awareness and Teacher Training (20 points max). Describe your credit union's efforts, with evidence of success, to:

- a. Inform teachers and school officials, credit union people, elected officials, the press, and the public about the problem of youth financial illiteracy;
- b. Persuade parents and schools to provide personal finance instruction;
- c. Assist in the training of teachers and/or classroom volunteers to teach personal finance to youth.

(continued on other side)

Mandatory Criterion 2:

Youth Instruction (20 points max). Describe your credit union's efforts, with evidence of success, to:

- a. Teach young people about personal finance and related topics in or out of the classroom;
- b. Assist young people in developing a savings habit and responsible money management skills through programs or events.

Mandatory Criterion 3:

Collaboration (20 points max). Describe your credit union's efforts, with evidence of results, to work with other organizations to provide youth financial education and financial literacy leadership.

OPTIONAL Criterion 4:

In-School Branch(es) (20 points max). Describe your credit union's efforts, with evidence of success, to provide financial services to young members at schools, youth centers, or other nontraditional locations.

OPTIONAL Criterion 5:

Legislative & Regulatory Advocacy (20 points max). Describe your credit union's efforts, with evidence of success, to build grassroots support for:

- a. Administrative policy or curricular changes at the state and district levels to improve the financial education of youth;
- b. Legislative or regulatory action to improve the financial education of youth.

Return entry form and checklists for the award program, along with your materials, to the: **Pennsylvania Credit Union Association**, 4309 North Front Street, Harrisburg, PA 17110-1618.

DEADLINE: DECEMBER 31, 2009

Desjardins Youth Financial Education Award Credit Union Checklist

The following checklist will ensure that Desjardins Youth Financial Education entries are complete. **Please include the completed checklist with your entry form.**

- Does your Entry Form state that it is intended for the Credit Union division of the Desjardins Award program?

- Does your Entry Form include your contact person's name and e-mail address, and your credit union president's name, credit union's name, address, and phone no.?

- Does your Entry Form reflect your credit union's asset size as of December 31, 2009?

- Are all your entry materials in either a three-ring binder or a spiral-bound notebook?

- Does your Entry Form indicate whether your entry is to be evaluated on:
 - Criteria 1 through 3 ONLY? ... or ...
 - Criteria 1 through 4 AND/OR 5?

- Does your entry include evidence of the success of the activities you describe, showing the quality and uniqueness of your efforts? (Choose the *best* evidence, not the *most*.)

- Is your entry concise and readable? Will the judges be able to find the strongest, most relevant information for each criterion? Focus on your most important accomplishment in each area.)

- Does your entry show how your youth financial education efforts went beyond what is normally expected of a credit union?

***Submit this completed Checklist (1) with your Entry Form (2) and Entry (3)
to the Pennsylvania Credit Union Association by December 31, 2009.***