

Testimony to the House Education Committee

**Submitted by Uriel Trujillo, Director
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I'd like to thank the chairman of the committee for scheduling this hearing and Representative Brown for inviting me to speak on this important topic. Thank you all for taking time to discuss this very important issue for our commonwealth.

My name is Uriel Trujillo and I am the Director of Project Upward Bound at East Stroudsburg University of Pennsylvania. Upward Bound (UB) at East Stroudsburg University (ESU) is a federally funded pre-college program created through the Economic Opportunity Act of 1964. It is known as one of the War on Poverty programs established by President Lyndon B. Johnson. This year Upward Bound celebrates 50 years nationally and 40 years of service at ESU. According to the Council of Higher Education, over 2 million students have participated in the program nationally, and last year UB served "about 76,000 students at more than 1,000 locations in the 50 states.

"Upward Bound projects provide academic instruction in mathematics, laboratory sciences, composition, literature, and foreign languages, tutoring, counseling, mentoring, cultural enrichment, work-study programs, education or counseling services designed to improve the financial and economic literacy of students; and programs and activities previously mentioned that are specially designed for students who are limited English proficient, students from groups that are traditionally underrepresented in postsecondary education, students with disabilities, students who are homeless children and youths, students who are in foster care or are aging out of foster care system or other disconnected students." (Dept. of Education Website)

For 40 years, East Stroudsburg University's Upward Bound project has graduated hundreds of students who have gone on to complete college, become professional workers and productive members of our local communities. We meet with our students in the schools for academic monitoring and counseling and our students attend what we call "Saturday College" each month at ESU. Saturday College is where they meet their instructors in core courses such as: Composition, Algebra, Geometry, Pre-Calculus, SAT preparation. Our students also receive assistance with course selection, testing fee waivers, college applications, and financial aid applications. Moreover, they can consult with our program counselor and interns on issues affecting their academic and personal growth.

The capstone and transforming experience for students is their participation in our 6 week summer residential program where students live on campus, take classes, and experience what it is like to be a college student. The summer program is an intellectually challenging and intensive experience where students take classes which mirror the central concepts they will take in the following fall semester at their high schools. In addition, to the academic instruction, they participate in college visits, cultural enrichment trips to performances, museums, and are taught college and life skills.

The importance of students spending six weeks of their summers living in a residential community cannot be emphasized enough. First, it gives time for trusting teaching and mentoring relationships to be established with adults who interact with them daily. These relationships and the highly structured environment containing clear rewards and sanctions for behavior and academic progress provide students with a community context they can carry forward into their academic year. In this community, students participate in community service projects, fundraising and nutrition seminars. Secondly, students from different backgrounds and regional high schools forge friendships and a reference group which bonds them not just to each other but to the goal of academic and social achievement. Third, they learn and adopt similar attitudes and behaviors expected and required to be academically successful in the context of their high schools. Finally, the six week residential experience provided at this particular stage in their lives creates a powerful memory and schema for them to rely upon moving forward into their academic school year and beyond. All of these factors are based upon a fundamental premise which is “learning is social” and what many students from underrepresented backgrounds need is for someone to provide a structured path to follow.

In addition to the academic instruction and community context created in UB, students participate in programs to develop their leadership and team building skills. We have a Toastmasters Club administered by local professional, in addition, to our course in public speaking offered during the summer program. UB provides leadership workshops and team building for students to learn how to work together in teams. We also provide financial literacy education for our students.

I was hired as Upward Bound’s Project Director in July of 2007. In addition to my college teaching and administrative experience, I had worked as a financial advisor. During these years, I witnessed the impact on family’s lives when they gained some level of understanding and control over their financial circumstances. When I began working with high school students in UB, I thought it was essential for our students to be introduced to basic financial concepts, the banking system, and other financial institutions in which we all participate.

During the summer of 2008, we began providing financial education for high school students who participated in Project Upward Bound at East Stroudsburg University, we introduced a financial education course titled Money 101 during the summer of 2008. We have taught financial literacy each summer since that time and integrated these concepts as part of our Foundations course. Another way we have supported our students in learning about finance and economics is by their participation in an Entrepreneurial Boot Camp at East Stroudsburg University and also taking them on a tour of New York City’s Wall Street area and the Mint in Philadelphia.

Teaching students about financial literacy is also teaching them the important aspects of the professional language of our world. The average adult’s financial life has become increasingly complex and without prior knowledge, it can be challenging to fully comprehend the short and long term impacts of the many decisions we are required to make over a lifetime. Credit requirements have narrowed increasing interest rates for those who don’t meet the requirements, late payment penalties, and insurance rates also increase for customers classified as a higher risk of payment default. Additionally, while electronic transactions have become easier to make, i.e. smart phones now enable one to pay for transactions, many youth are not aware of the myriad rules and regulations which govern these transactions or how they continue to change at a rapid pace. Therefore, it is important for our students to learn more about our financial institutions and understand basic concepts in personal finance like

how to discern the difference between their financial needs and wants, credit card management, how to save and invest for emergency funds, college, autos, home, retirement and other life events.

Finally, I think that the high school years, particularly the junior and senior years are appropriate developmental stages in an adolescent's life that make it an effective time to teach these principles. I have witnessed the changes and commentary from students and parents who have learned more about finance.

I support the introduction of this legislation to provide our youth and future worker-citizens with the awareness and expertise to make informed decisions that will increase the stability of their families and our communities going forward.

I would like to thank the committee and State Representative Brown for the invitation and opportunity to address you today about how our Upward Bound project supports the teaching of financial education and life skills to high school students.