

WHAT THE BUCK\$?



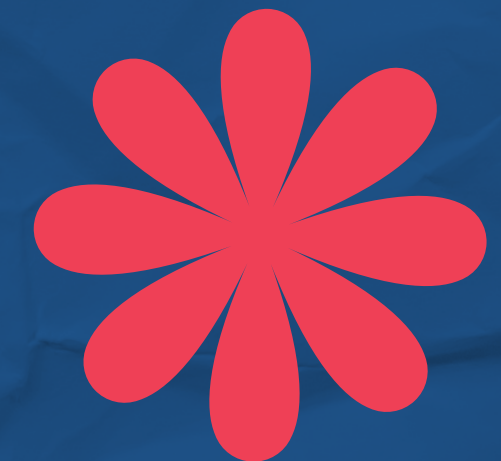
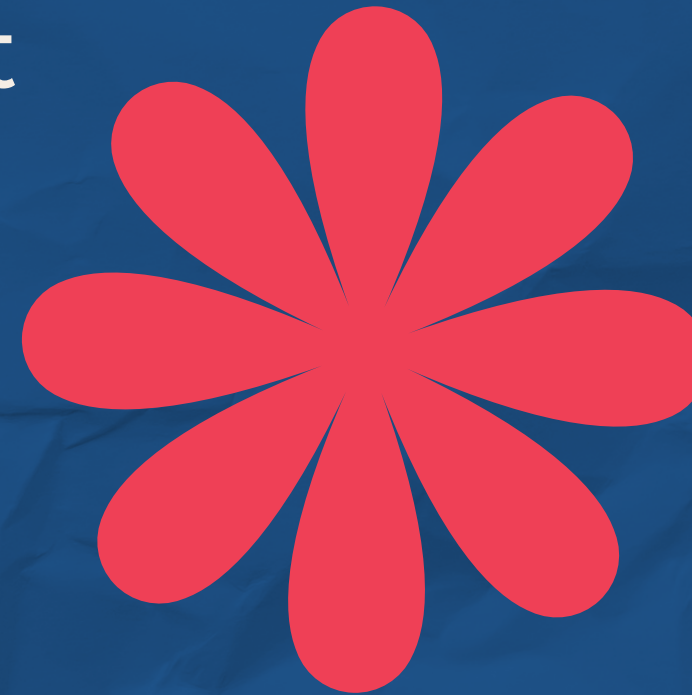
Implementing PBIS style “dollars” to encourage attendance and participation in Financial Literacy and Wellness curriculum

WHO WE ARE

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WHO WE ARE

Thrive Center

- Thrive Center's mission is to advance a community where students successfully navigate through, excel in, and graduate from the University of Arizona prepared for life after college.
- Building community for students historically underrepresented on college campuses, are from low-income households, and/or are first-generation college students.
- Collaborating across campus to serve students.
- Centering students' wellness in and outside of the classroom.

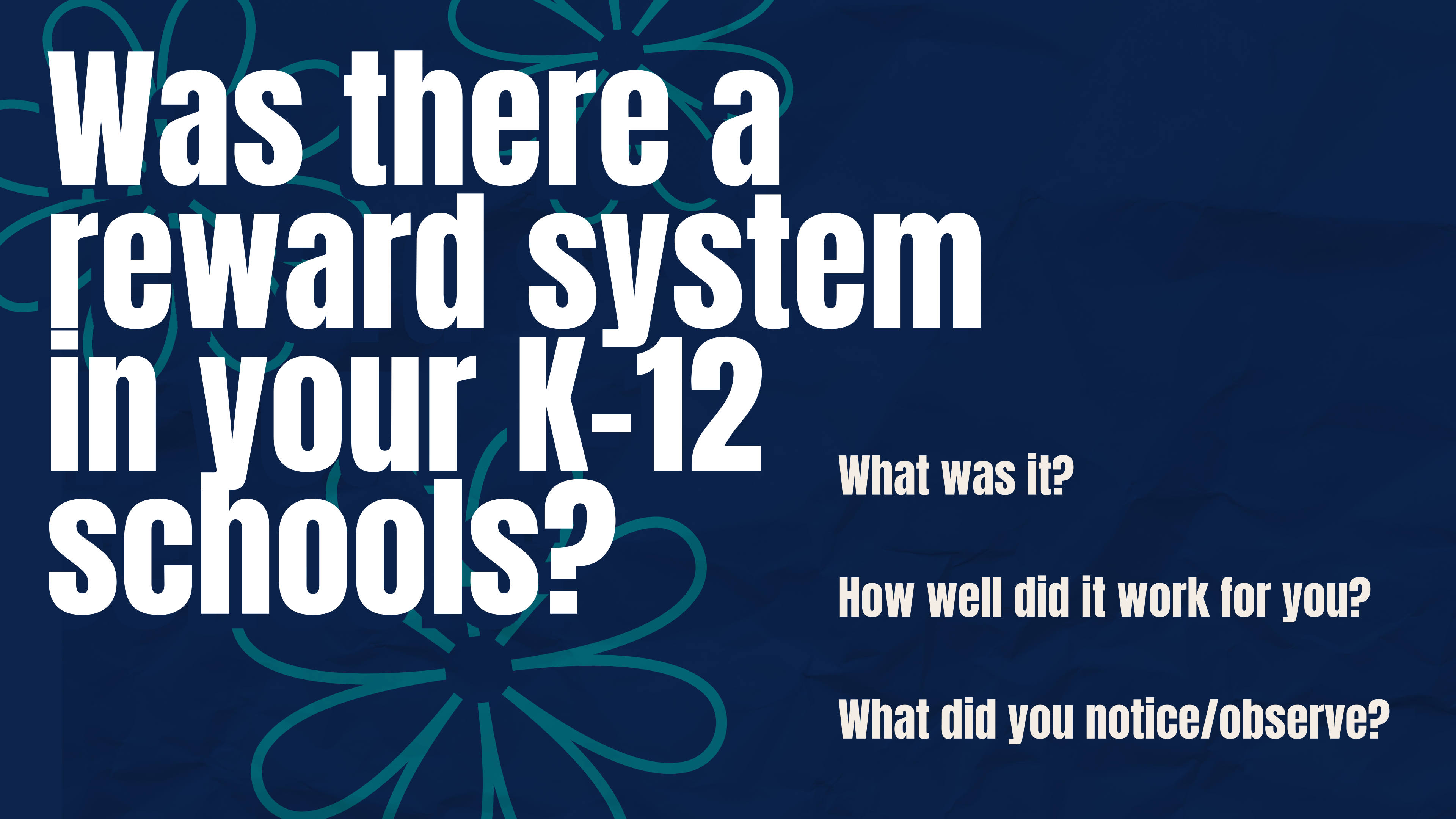


WHO WE ARE

Financial Wellness

- At Thrive Center, we employ a holistic approach to students' needs. We recognize that each student brings with them a variety of identities and lived experiences, and wellness is a dynamic process of change and growth. Understanding that finances have a considerable impact on student's physical and emotional well-being, Thrive Center has built a robust initiative that will equip students with the knowledge and tools they need to confidently manage their finances during college and beyond.





Was there a reward system in your K-12 schools?

What was it?

How well did it work for you?

What did you notice/observe?

SWPBS

Implemented in > 16k schools

Findings support reduction in behavior problems, improvement in prosocial behavior, effective emotional regulation (Bradshaw, 2012)

Career/ IRL Parallels

Catcoin

UA "dollars" staff earned and could use at businesses

Health Insurance

Amazon rewards for exercise or scheduling preventative care

Others?

What have y'all seen and experienced?

WILL IT WORK?

K-12 v. Higher Ed

K-12 self-contained in a way that Higher Ed is not


Teacher/instructor participation and buy-in

FW not a cohort experience


Difficult to establish norms or expectations

Students don't "need" to "earn" \$FWB





WHAT IT IS...

- 
- FW Bucks – Modeled after K-12 PBIS. Printed “money” (\$FWB)
 - Students earned \$FWB by preregistering for and attending FW Teach & Share
 - Could then spend “money” on
 - Wants: Candy, beverages
 - Needs: School supplies: Dot Journal, Pens, Highlighters
 - Save: Golfcart ride, Squishmellow



WHY DO IT?

Increase student engagement/participation during Teach & Shares (Marquez, 2023)

- Lecture style workshops shifted to a more engaging format through "Teach and Shares"
- Helping underrepresented and marginalized students by unpacking experiences with finances
- Engage in discussions with their peers and peer educators in a safe space
- Holistic and vulnerable experiences that peer educators and students bring to the discussion



WHY DO IT?

Creating incentive for students to preregister

- Trellis: new software program
 - Preregistration makes attendance easier in Trellis
 - Automatic reminders
- Key Performance Indicators (KPIs)
 - New departmental directive attempting to get ahead of budget justification and create stronger annual reports by compiling data targeting identified indicators

How it worked:

- Laminated \$1000 bill
 - No smaller bills, no change
- Each bill had a serial number used for tracking how students spent their money
- Tangible Rewards
 - Inventory purchased with grant funds from Unitedway
- \$FWB distributed during T&S
 - Preregistered via Trellis
 - Students participating in discussions/activities



How it worked:

- Tried running physical store out of an empty office, but students weren't utilizing it
- Created virtual store – Also not effective
- Mobile Store – “Paletero Cart” rolled into classroom where T&S were held
 - Transaction occurred during last 10 mins of scheduled time



iPalettero Cart!



- Cultural Relevance
 - Folks bringing products to consumer
 - Shift in power of monetary funds
 - Students encouraged to spend their money
 - Active role in how the student manages the funds
- Linguistic Capital



The background features a dark blue field with two large, stylized floral motifs in a muted red color. One flower is on the left, partially behind the text, and another is at the top center. The text 'POP QUIZ' is rendered in a bold, light blue, sans-serif font with a red drop shadow, giving it a 3D appearance.

POP QUIZ

ANECDOTAL OBSERVATIONS (+)

Student willing to participate in activities/discussions

Facilitators had to be more conscious of participants

“Sold” 10 pens, 8 post-its, 10 candy bars, 4 Dot Journals, and 6 Redbulls

More Needs sold than Wants, Savings inaccessible

Students saved \$FWB for bigger reward (Golfcart ride)

Unable to actively advertise as golfcart certification was changed.

ANECDOTAL OBSERVATIONS (-)

Students confused or not bought in, limited follow through, \$FWB still out there somewhere

- Perhaps goals and system changed too many times for students to keep up.
- Virtual \$FWB never picked up.
- Physical “cash” was odd to have
- From a management standpoint, money was not safe guarded properly

And the Data Says:

- 84 of 100 were awarded \$FWB
 - Majority of those were to a collaborative project with La Chamba and the CRCs (27 bills not returned)
 - Collaborative T&S > Refreshments provided, which competed with Palatero Cart.
- 14 used. 16% of total distributed
- Almost 40% handed out were in a collaborative space with possible unique students.
 - Difficulty building buy-in

EVOLUTION OF ...

Simplification and consistency

- \$1000 bill changing to \$500, \$200, & \$100
 - 50-30-20 Budgeting Strategy
- Commit to a system for academic year
 - Last academic year, implementation of \$FWB changed due to encountering unexpected challenges, grant funding, etc.
 - We can adjust tracking and internal mechanisms but keep student experience and explanation simple and consistent.
- Tracking data via items “sold”
 - “Wants” and “Needs”



New Implementation Starting Oct.

- Data collection - KPI's again
 - Unique students
 - Non-Thrive Students attending 3+ events
 - Attendance Tracking
- Escape from Trellis limitations
 - Avoiding the bottleneck
 - De-emphasize pre-registration
 - Data tracking vs. expenditure justification
 - 2 attendance sheets no more!
- Capturing attendance (QR code self-check-in, paper sign-in sheet) and entering attendance in backend of Trellis afterwards
- Trellis isn't able to track all data, e.g. "non-Thrive" returning students
- Having data available via .xls or .csv may make it easier to track and manage for our needs



A (Possible) New Start

- **Summer Bridge Program**
- **Self-contained infrastructure exists and may be implemented more effectively in that setting**



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CONNECT WITH US

References

- Bradshaw, C. P., Wassdorp, T. E., Leaf, P. J. (2012). Effects of School-Wide Positive Behavioral Interventions and Supports on Child Behavior Problems. *Pediatrics*, 103(5), e1136–e1145. <https://doi.org/10.1542/peds.2012-0243>
- Johnson, J.D. and Seabold, J.A. (Eds.). (2023). Financial advising as a tool for student success and educational equity. University of South Carolina, National Resource Center for The First-Year Experience & Students in Transition