

# The Wealth Club®

A signature program of Rising Sun Cultural and Educational Programs, a 501c3 nonprofit corporation

## About Us

Founded in 2000, Rising Sun Cultural and Educational Programs, Inc. is a nonprofit organization whose mission is to help grow and develop youth, individual, families and communities. During the past ten years, we have expanded our offerings under our signature program, **The Wealth Club®**, is an experiential program using scientifically proven, evidence-based curriculum integrating life-skills with critical financial literacy training, collectively termed 'wealth literacy'. The result is a dynamic process that leads to gradual and continuous transformation of lives and communities. Individuals and families who participate in our educational programs embark on a life-long journey towards the achievement of personal and financial well-being.

## Why 'Wealth Literacy'

Changes in the economy, work, and technological advances require the knowledge that wealth literacy offers. We teach youth and their families to understand and use wealth literacy to increase their overall quality of life. We use fun and engaging workshop experiences to guide participants in the mastery of wealth literacy principles.

Acclaimed for delivering creative learning opportunities that stimulate young and older people alike to build sustainable life skills, our program content is adapted from the National Endowment for Financial Education (NEFE), JumpStart Coalition, Creative Wealth International, Positive Action, and other leading educational programs. **The Wealth Club®** was born out of a keen desire to help youth, individuals, families and communities redefine "wealth" beyond monetary goals. Our program teaches basic and mastery levels of personal finance to help participants develop habits and attitudes about money that will influence them for the rest of their lives. It is based on the philosophy that "learning" about money is as important as earning it, and that effective money management results from a disciplined behavior which is most easily mastered if learned early in life.



# Why and How We Do It

At The Wealth Club® we have 3 core beliefs: 1) financial literacy is a central component of wealth literacy 2) the most successful interventions are those in which the “family unit” learns the age appropriate wealth literacy lessons, and; 3) offering teens the opportunity to acquire healthy financial habits prior to entering adulthood increases their success potential. We recognize that a greater good is accomplished when the ideas and concepts are known, understood and supported in the home or family unit.

Working with specially trained coaches and peer educators, we focus on:

- 1) Financial literacy and management of money and personal well-being;
- 2) Improving and changing mindsets and belief systems as critical keys for change;
- 3) Methodologies that enhance individual understanding and learning; and,
- 4) Supporting the momentum and the accountability that helps create new habits and behaviors.

The Wealth Club® uses the most advanced teaching and learning methods today - Accelerated Learning. Based on the latest brain research, it has proven to increase learning effectiveness by actively involving the whole person, using physical activity, creativity, music, images, color, and other methods designed to get people deeply involved in their own learning. The Wealth Club® also employs Contextual Learning. People learn best in context. Facts and skills learned in isolation are hard to absorb and quick to evaporate. The best learning comes from doing the work itself in a continual process of "real-world" immersion, feedback, reflection, evaluation, and re-immersion.

We embrace the power of group dynamics and thus all of our initial programs are in a face-to-face group format. Once completing one or more of The Wealth Club® experiences, participants will begin to use innovative and interactive web-based programming featuring webinars, industry expert speakers, and live group study.

## How We Measure Success

- Creating individual and/or family vision statements
- Creating time-phased and logical action plans
- Understanding and creating a personal and family savings and spending plan
- Making sustainable long term personal and financial goals
- Creation of a family plan to assist in reasonable and rational goal development
- Identify positive beliefs and wealth practices and align them with supporting behaviors and actions
- Develop strategies and tools to set boundaries, master fear, tap inner power and practice self-care
- Understand the words, concepts and principles behind financial management
  - Exploring personal and family values around money, savings, and wealth, understanding and determining wants vs. needs
  - Understanding the value of a dollar
  - Learning methods for effective money management
  - Understanding one’s own credit history
  - Financial environment, obligations, and desires in context



## Life-Long Learning

After completion of one or more of **The Wealth Club®** experiences, participants are eligible to join **The Wealth Club's** next phase by participating in the Continuity Program. Members can engage in advanced learning, ongoing activities, wealth work and one-on-one group meetings with Coaches and Industry Experts. Club members choose a level of membership that meets their individual or family needs and begin practical implementation of learned skills and action plans.

## Personal Outcomes

- Demonstrate effective implementation of personal and family savings and spending plan,
- Increase knowledge, understanding and application of guiding principles of wealth literacy,
- Demonstrate increased skills in the creating of family financial security plans and other strategies to obtain goals,
- Enhance use of bank accounts,
- Development and funding of an emergency funds account, and;
- Plan for debt reduction (if applicable)



## Expanding Our Reach

Our goal is to take our successful, evidence-based teachings and messages of possibility, growth and financial sustainability to larger numbers of youth, individuals, families and communities.

We believe that in order to redress the much spoken about wealth gap; we must bridge the *financial and wealth literacy education gap*. Our creative programming is specifically designed to engage and guide youth, individuals, families and communities in shifting their long-term behaviors in strategic, doable stages. We train qualified individuals to be coaches, mentors and youth peer educators to deliver much-needed skills within their own communities.



### COACH TRAINING

**The Wealth Club®** trains its **Coaches** (some coming from banking, investing and academic arenas) to help youth, individuals, families and communities enhance their knowledge about wealth in ways that are non-intimidating, and structured with activities that lead to

tangible results. Our Coaches receive approximately 30 hours of hands-on training and must participate in teach-back exercises and continuing education to maintain their active status.

**Peer Educators** are central to the success of **The Wealth Club®**. Research continuously shows the profound impact peers (youth and adults) can have when they share experience and expertise with people in their own age group. Our Peer Educators are carefully selected from a cadre of youth and young adults who complete Peer Education training and express an interest in working with **The Wealth Club®** by bringing its program to others. Peer Educators learn the language and activities of **The Wealth Club®** and assist Coaches in carrying out its offerings.

**Industry Experts** have proven invaluable in helping participants to understand and develop practical personal and financial well-being plans to carry out individual and family goals.

## Evaluation

Since its inception, **The Wealth Club®** has taught over 1,000 youth, young adults and parents, 75% (750) indicated they have 1) created a bank account, 2) regularly create and use a savings and spending plan, 3) track expenditures, 4) make challenging decisions around money allocations and personal goals, 5) have a plan for their future, and 6) have begun to implement an emergency savings account. Equally important, 99% of respondents indicate using the financial planning system learned in **The Wealth Club®** (the Wealth Management Tools) more than once in the six months prior to communicating with us. Some of these youth participants, who began with us in middle school, have shared the impact that **The Wealth Club®** has had on their lives via video testimonials on our website ([www.risingsunprograms.org](http://www.risingsunprograms.org)).

Among the youth participants, those who stay in contact with Rising Sun Programs and **The Wealth Club®** have completed high school, gone on to college, and most cases, graduated from four year institutions and are gainfully employed. **The Wealth Club®** will convene another comprehensive assessment of these young adults to ascertain the extent to which lessons learned in their engagement with **The Wealth Club®** continue to be utilized.

## The Wealth Club® Program Partners - Past and Present

Since its inception, The Wealth Club® has reached a variety of client populations including, but not limited to:

- Weekend life skills training retreats for teenage girls at the William F. Bolger Center for Leadership Development, Potomac, MD and the University of Maryland, College Park, MD;
- Week-long financial literacy camps for teenagers and young adults at the 4H Youth Center in Chevy Chase, MD, and the American University, Washington, DC;
- The Wealth Club EXPO Conferences for young people of all ages and their families at the American University and Trinity Church;
- Partnerships with other organizations and faith-based communities serving the needs of low income, at risk middle school and high school girls, teens and young adults in Washington, DC such as: The Girl Scouts, Capital City Links at Dunbar High School, Alpha Kappa Alpha Sorority, Jack & Jill, The Black Student Fund, Girls, Inc. at Howard University
- YouthBuild, Las Vegas, Nevada
- Public school systems, Portland, Maine and Boston, Massachusetts
- Youth Leadership Greater Washington
- The Washington School for Girls
- Daughters of Isis book club
- Kibera girls project, Nairobi, Kenya
- American International School, Abuja, Nigeria
- Private school communities Lagos, Nigeria
- Day Waterman College, Abeokuta, Nigeria



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## You Can Help!

Join us in our vision to make wealth literacy for the world™ a reality, one interdependent community at a time by:

1. Spreading the word to individuals (yes, that includes you!) committed to being a part of this transformative, worldwide initiative
2. Becoming a collaborative partner
3. Identifying funding, donations and resources to support our goals.
4. Identifying permanent office and training space(s)

## Contact Us – Let's talk!

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