

MARIN FAMILY ACTION / COALITION OF FINANCIAL INSTITUTIONS FOR YOUTH  
 FINANCIAL LITERACY IN MARIN COUNTY HIGH SCHOOLS  
 POST-TEST MEANS  
 AUGUST 2007 - MAY 2008

POST-TEST MEANS

		N	Mean	Std. Deviation
UNDERSTAND WHERE MONEY COMES FROM AND HOW TO USE IT WISELY.	NOVATO HIGH SCHOOL	29	3.62	.494
	MARIN OAKS HIGH SCHOOL	24	3.75	.442
	MADRONE HIGH SCHOOL	25	3.40	.707
	TAM HIGH SCHOOL	20	3.85	.366
	Total	98	3.64	.542
WILL WRITE DOWN FINANCIAL GOALS - LIKE BUYING A CAR, SAVING FOR COLLEGE, OR THE PROM.	NOVATO HIGH SCHOOL	29	3.48	.574
	MARIN OAKS HIGH SCHOOL	24	3.63	.576
	MADRONE HIGH SCHOOL	25	3.32	.852
	TAM HIGH SCHOOL	20	3.65	.671
	Total	98	3.51	.677
WILL SHARE MY FINANCIAL GOALS WITH PARENTS, PEERS, AND OTHERS.	NOVATO HIGH SCHOOL	29	3.45	.572
	MARIN OAKS HIGH SCHOOL	24	3.38	.770
	MADRONE HIGH SCHOOL	25	3.12	.927
	TAM HIGH SCHOOL	20	3.40	.821
	Total	98	3.34	.773
UNDERSTAND WAYS TO MAKE MY FINANCIAL GOALS COME TRUE, LIKE STARTING A BUDGET.	NOVATO HIGH SCHOOL	29	3.69	.471
	MARIN OAKS HIGH SCHOOL	23	3.70	.635
	MADRONE HIGH SCHOOL	25	3.56	.651
	TAM HIGH SCHOOL	20	3.75	.444
	Total	97	3.67	.564
UNDERSTAND WHAT A BUDGET WAS AND THE TYPE OF THINGS TO INCLUDE IN ONE.	NOVATO HIGH SCHOOL	29	3.66	.484
	MARIN OAKS HIGH SCHOOL	24	3.54	.658
	MADRONE HIGH SCHOOL	25	3.40	.645
	TAM HIGH SCHOOL	20	3.75	.444
	Total	98	3.58	.573
KNOW WHAT A FIXED, FLEXIBLE, AND DISCRETIONARY EXPENSE ARE.	NOVATO HIGH SCHOOL	29	3.10	.772
	MARIN OAKS HIGH SCHOOL	24	3.50	.659
	MADRONE HIGH SCHOOL	24	3.04	.859
	TAM HIGH SCHOOL	20	3.55	.510
	Total	97	3.28	.746
UNDERSTAND HOW TO TRACK MY MONEY USING A BUDGET OR SPENDING DIARY.	NOVATO HIGH SCHOOL	28	3.54	.576
	MARIN OAKS HIGH SCHOOL	24	3.50	.659
	MADRONE HIGH SCHOOL	25	3.52	.586
	TAM HIGH SCHOOL	20	3.65	.587
	Total	97	3.55	.595
INTEND TO PRACTICE BUDGETING THE MONEY I GET (INCOME) AND THE MONEY I SPEND (EXPENSES).	NOVATO HIGH SCHOOL	28	3.71	.460
	MARIN OAKS HIGH SCHOOL	24	3.38	.647
	MADRONE HIGH SCHOOL	25	3.44	.651
	TAM HIGH SCHOOL	20	3.85	.366
	Total	97	3.59	.573
UNDERSTAND WHAT COMES OUT OF A PAYCHECK AND HOW DEDUCTIONS ARE CALCULATED.	NOVATO HIGH SCHOOL	29	3.48	.574
	MARIN OAKS HIGH SCHOOL	24	3.50	.511
	MADRONE HIGH SCHOOL	25	3.56	.583
	TAM HIGH SCHOOL	20	3.60	.503
	Total	98	3.53	.541
KNOW THE PARTS OF A CHECK, WHAT EACH PART MEANS, AND HOW TO FILL OUT A CHECK.	NOVATO HIGH SCHOOL	29	3.83	.384
	MARIN OAKS HIGH SCHOOL	24	3.50	.590
	MADRONE HIGH SCHOOL	25	3.48	.653
	TAM HIGH SCHOOL	20	3.75	.444
	Total	98	3.64	.542
BETTER UNDERSTAND THE DIFFERENT WORDS, TERMS, AND LANGUAGE BANKS USE.	NOVATO HIGH SCHOOL	28	3.21	.499
	MARIN OAKS HIGH SCHOOL	24	3.50	.659
	MADRONE HIGH SCHOOL	25	3.42	.816
	TAM HIGH SCHOOL	20	3.60	.598
	Total	97	3.36	.664
KNOW THE PRIVILEGES AND RESPONSIBILITIES OF HAVING A CHECKING OR SAVINGS ACCOUNT.	NOVATO HIGH SCHOOL	28	3.71	.460
	MARIN OAKS HIGH SCHOOL	24	3.54	.588
	MADRONE HIGH SCHOOL	25	3.68	.557
	TAM HIGH SCHOOL	20	3.70	.470
	Total	97	3.66	.516
KNOW WHAT ITEMS TO TAKE WHEN OPENING AN ACCOUNT AND WHAT QUESTIONS TO ASK.	NOVATO HIGH SCHOOL	28	3.46	.508
	MARIN OAKS HIGH SCHOOL	24	3.54	.588
	MADRONE HIGH SCHOOL	25	3.48	.586
	TAM HIGH SCHOOL	20	3.45	.686
	Total	97	3.48	.579
KNOW HOW TO READ A CHECKING OR SAVINGS ACCOUNT STATEMENT.	NOVATO HIGH SCHOOL	28	3.51	.567
	MARIN OAKS HIGH SCHOOL	24	3.42	.584
	MADRONE HIGH SCHOOL	25	3.28	.843
	TAM HIGH SCHOOL	20	3.55	.605
	Total	97	3.46	.662
BETTER UNDERSTAND HOW BANKS USE MONEY AND THE TYPES OF FEES THEY CHARGE.	NOVATO HIGH SCHOOL	29	3.59	.568
	MARIN OAKS HIGH SCHOOL	24	3.50	.590
	MADRONE HIGH SCHOOL	25	3.44	.583
	TAM HIGH SCHOOL	19	3.74	.452
	Total	97	3.56	.558
KNOW WHAT A CHECKBOOK REGISTER IS, HOW TO FILL IT OUT, AND HOW TO BALANCE A CHECKING ACCOUNT.	NOVATO HIGH SCHOOL	29	3.45	.572
	MARIN OAKS HIGH SCHOOL	23	3.61	.583
	MADRONE HIGH SCHOOL	25	3.40	.577
	TAM HIGH SCHOOL	20	3.85	.366
	Total	97	3.56	.558
KNOW WHAT CREDIT IS AND WHY HAVING GOOD CREDIT IS IMPORTANT.	NOVATO HIGH SCHOOL	29	3.76	.435
	MARIN OAKS HIGH SCHOOL	24	3.63	.576
	MADRONE HIGH SCHOOL	25	3.68	.748
	TAM HIGH SCHOOL	20	3.75	.444
	Total	98	3.70	.560
KNOW HOW TO BUILD (ESTABLISH) CREDIT AND HOW TO TAKE CARE OF (MANAGE) IT.	NOVATO HIGH SCHOOL	29	3.69	.541
	MARIN OAKS HIGH SCHOOL	24	3.42	.654
	MADRONE HIGH SCHOOL	24	3.50	.590
	TAM HIGH SCHOOL	20	3.95	.224
	Total	97	3.63	.565
UNDERSTAND CREDIT TERMS SUCH AS: CREDIT HISTORY, CREDIT LIMITS, AND INTEREST.	NOVATO HIGH SCHOOL	27	3.48	.580
	MARIN OAKS HIGH SCHOOL	24	3.33	.816
	MADRONE HIGH SCHOOL	25	3.60	.577
	TAM HIGH SCHOOL	20	3.75	.444
	Total	96	3.53	.632
KNOW WHAT THE 3 C'S (CHARACTER, CAPITAL, AND CAPACITY) OF CREDIT ARE.	NOVATO HIGH SCHOOL	26	3.12	.516
	MARIN OAKS HIGH SCHOOL	24	3.50	.780
	MADRONE HIGH SCHOOL	25	3.04	.889
	TAM HIGH SCHOOL	20	3.55	.605
	Total	95	3.28	.739
KNOW WHAT CREDIT BUREAUS ARE, AND HOW TO CONTACT THEM.	NOVATO HIGH SCHOOL	29	3.51	.541
	MARIN OAKS HIGH SCHOOL	24	3.42	.776
	MADRONE HIGH SCHOOL	25	3.24	.723
	TAM HIGH SCHOOL	20	3.50	.607
	Total	98	3.36	.662
UNDERSTAND WHAT A CREDIT REPORT IS, HOW IT IS USED, AND HOW TO GET A COPY.	NOVATO HIGH SCHOOL	29	3.48	.574
	MARIN OAKS HIGH SCHOOL	24	3.42	.584
	MADRONE HIGH SCHOOL	25	3.40	.577
	TAM HIGH SCHOOL	20	3.70	.571
	Total	98	3.49	.579
KNOW THAT CREDIT CARDS ARE TO BE USED FOR EMERGENCIES AND NOT DAILY SPENDING.	NOVATO HIGH SCHOOL	29	3.66	.614
	MARIN OAKS HIGH SCHOOL	24	3.50	.511
	MADRONE HIGH SCHOOL	25	3.24	.879
	TAM HIGH SCHOOL	20	3.75	.444
	Total	98	3.53	.661

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		N	Mean	Std. Deviation
KNOW THE 2 TYPES OF INTEREST (SIMPLE AND COMPOUND), AND HOW TO CALCULATE EACH.	NOVATO HIGH SCHOOL	28	3.32	.548
	MARIN OAKS HIGH SCHOOL	24	3.50	.590
	MADRONE HIGH SCHOOL	25	3.08	.862
	TAM HIGH SCHOOL	20	3.60	.598
	Total	97	3.36	.680
LET MY FRIENDS USE MY DEBIT CARD TO MAKE PURCHASES.	NOVATO HIGH SCHOOL	30	1.20	.484
	MARIN OAKS HIGH SCHOOL	24	1.92	1.100
	MADRONE HIGH SCHOOL	25	1.12	.332
	TAM HIGH SCHOOL	20	2.00	1.414
	Total	99	1.52	.962
KEEP MY I.D. CARD, SOCIAL SECURITY CARD, AND BANK DEBIT CARD TOGETHER AT ALL TIMES.	NOVATO HIGH SCHOOL	30	1.37	.615
	MARIN OAKS HIGH SCHOOL	24	2.58	1.283
	MADRONE HIGH SCHOOL	25	2.36	1.287
	TAM HIGH SCHOOL	20	2.35	1.268
	Total	99	2.11	1.211
MAKE OUT BLANK CHECKS TO MY FRIENDS, ETC.	NOVATO HIGH SCHOOL	30	1.07	.254
	MARIN OAKS HIGH SCHOOL	24	1.92	1.100
	MADRONE HIGH SCHOOL	24	1.42	.830
	TAM HIGH SCHOOL	20	1.90	1.334
	Total	98	1.53	.976
DISCARD MY RECEIPTS AT THE ATM TRASH BIN ALL THE TIME.	NOVATO HIGH SCHOOL	30	1.57	.858
	MARIN OAKS HIGH SCHOOL	22	2.05	1.174
	MADRONE HIGH SCHOOL	25	1.52	.770
	TAM HIGH SCHOOL	20	2.20	1.508
	Total	97	1.79	1.099
WRITE MY PIN NUMBER OF THE BACK OF MY ATM CARD JUST IN CASE I FORGOT IT.	NOVATO HIGH SCHOOL	30	1.13	.571
	MARIN OAKS HIGH SCHOOL	23	2.13	1.217
	MADRONE HIGH SCHOOL	25	1.16	.473
	TAM HIGH SCHOOL	19	2.05	1.433
	Total	97	1.56	1.050
KNOW WHERE TO FILE A FEDERAL TRADE COMMISSION (FTC) REPORT.	NOVATO HIGH SCHOOL	30	2.90	.607
	MARIN OAKS HIGH SCHOOL	23	2.96	1.022
	MADRONE HIGH SCHOOL	25	2.84	.943
	TAM HIGH SCHOOL	20	3.65	.489
	Total	98	3.05	.842
KNOW HOW TO CONTACT THE FTC AT WWW.CONSUMER.GOV.	NOVATO HIGH SCHOOL	30	3.23	.679
	MARIN OAKS HIGH SCHOOL	24	2.83	1.204
	MADRONE HIGH SCHOOL	24	2.92	.881
	TAM HIGH SCHOOL	20	3.60	.503
	Total	98	3.13	.893
GIVE MY INFORMATION OUT ON THE INTERNET AND CELL PHONE WHEN ASKED.	NOVATO HIGH SCHOOL	30	1.33	.711
	MARIN OAKS HIGH SCHOOL	24	2.04	1.233
	MADRONE HIGH SCHOOL	25	1.44	.712
	TAM HIGH SCHOOL	20	2.10	1.210
	Total	99	1.69	1.017
KNOW I NEED TO FILE A POLICE REPORT WHEN MY CARDS WERE STOLEN.	NOVATO HIGH SCHOOL	30	3.70	.651
	MARIN OAKS HIGH SCHOOL	24	3.29	.999
	MADRONE HIGH SCHOOL	23	3.57	.843
	TAM HIGH SCHOOL	20	3.85	.366
	Total	97	3.60	.773
KNOW HOW TO REPORT FRAUD TO THE THREE CREDIT BUREAUS.	NOVATO HIGH SCHOOL	30	3.30	.466
	MARIN OAKS HIGH SCHOOL	24	3.17	1.007
	MADRONE HIGH SCHOOL	25	3.32	.802
	TAM HIGH SCHOOL	20	3.60	.503
	Total	99	3.33	.728
KNOW WHAT PHISHING IS.	NOVATO HIGH SCHOOL	30	3.43	.679
	MARIN OAKS HIGH SCHOOL	24	2.96	1.042
	MADRONE HIGH SCHOOL	25	2.72	.936
	TAM HIGH SCHOOL	20	3.20	.894
	Total	99	3.09	.916
KNOW WHERE TO SEEK HELP IF I AM TREATED UNFAIRLY OR HAD A DISPUTE AS A CONSUMER.	NOVATO HIGH SCHOOL	30	3.50	.509
	MARIN OAKS HIGH SCHOOL	24	3.46	.779
	MADRONE HIGH SCHOOL	25	3.36	.810
	TAM HIGH SCHOOL	20	3.60	.503
	Total	99	3.47	.660
UNDERSTAND THAT SETTING SHORT AND LONG TERM FINANCIAL GOALS ARE IMPORTANT AS THEY RELATE TO MY LIFE MAP / DREAMS.	NOVATO HIGH SCHOOL	30	3.73	.450
	MARIN OAKS HIGH SCHOOL	24	3.50	.834
	MADRONE HIGH SCHOOL	25	3.36	.569
	TAM HIGH SCHOOL	20	3.80	.410
	Total	99	3.60	.605
UNDERSTAND THE IMPORTANCE OF PLANNING FOR RETIREMENT BY TRACKING SOCIAL SECURITY AND OTHER INVESTMENTS.	NOVATO HIGH SCHOOL	30	3.70	.466
	MARIN OAKS HIGH SCHOOL	24	3.46	.721
	MADRONE HIGH SCHOOL	25	3.20	.816
	TAM HIGH SCHOOL	20	3.75	.444
	Total	99	3.53	.660
UNDERSTAND THE IMPORTANCE OF PROTECTING MY MONEY AND MATERIAL BELONGINGS (ASSETS) BY USING DIFFERENT TYPES OF INSURANCE.	NOVATO HIGH SCHOOL	30	3.80	.407
	MARIN OAKS HIGH SCHOOL	24	3.58	.717
	MADRONE HIGH SCHOOL	25	3.52	.586
	TAM HIGH SCHOOL	20	3.75	.444
	Total	99	3.67	.553
UNDERSTAND THAT MANAGING MY MONEY IS A LIFE-LONG COMMITMENT.	NOVATO HIGH SCHOOL	30	3.93	.254
	MARIN OAKS HIGH SCHOOL	24	3.63	.711
	MADRONE HIGH SCHOOL	23	3.61	.499
	TAM HIGH SCHOOL	20	3.80	.410
	Total	97	3.75	.501