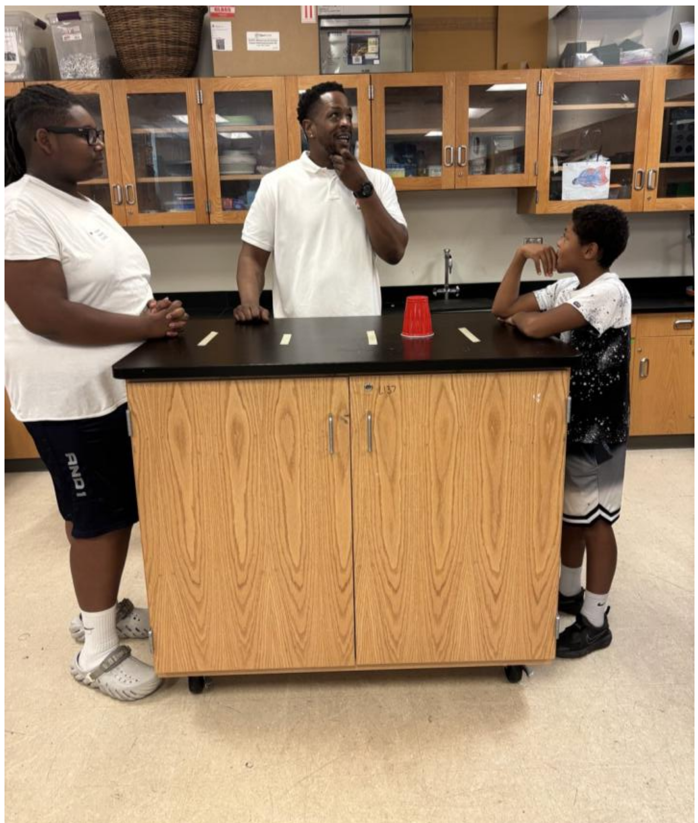
CHISEL Collective Brings Financial Literacy to RCSD Summer School Classrooms

Summer school is in full swing across the Rochester City School District, and for a select group of students, the lessons are squarely focused on their future. Through its Financial Literacy program — delivered as part of the district's MBK (My Brother's Keeper) initiative — CHISEL Collective is spending the summer teaching students the fundamentals of personal finance, starting with three words that shape a lifetime of money decisions: assets, investments, and liabilities.



A CHISEL Collective facilitator leads students through a hands-on financial literacy exercise.

"Most people don't learn what an asset actually is until they've already made a few expensive mistakes," said Jerome Ward, CEO of CHISEL Collective. "We wanted to get ahead of that. If a student understands the difference between something that builds their wealth and something that drains it, that's a lesson that pays off for the rest of their life."

The curriculum breaks personal finance down into terms students can immediately apply to their own lives — savings accounts, first jobs, and the credit decisions many of them will face within just a few years. Students are learning to distinguish assets (what puts money in their pocket) from liabilities (what takes money out), and getting an early introduction to how investments grow over time. It's a foundation many adults never receive in a formal classroom setting.

Students take notes during a Financial Literacy program session at RCSD summer school.

The program is one piece of CHISEL Collective's broader work across the Finger Lakes region. The MBE-certified organization also runs entrepreneurship and nutrition programming and holds an active New York State Medicaid Social Care Network contract spanning 14 counties — connecting families to housing, food, and health resources alongside the financial and educational programming it delivers in schools and community spaces like the Boys & Girls Club.

A CHISEL Collective facilitator walks students through the program's core financial concepts.

Placing the Financial Literacy program inside RCSD's summer school session was a deliberate choice. Summer learning loss disproportionately affects students without access to enrichment programming, and CHISEL Collective saw an opportunity to fill that gap with content that's rarely part of a traditional academic curriculum in the first place. Financial literacy isn't required coursework in most schools — but the habits and vocabulary students build now are the ones they'll carry into their first paycheck, their first credit card, and their first major purchase.

CHISEL Collective facilitators engage students in an RCSD summer school classroom.

CHISEL Collective's Financial Literacy program is in its fourth year and will continue through the remainder of RCSD's summer session as part of the district's MBK programming. For more information on CHISEL Collective's programs, visit **www.chiseledmindz.org**.