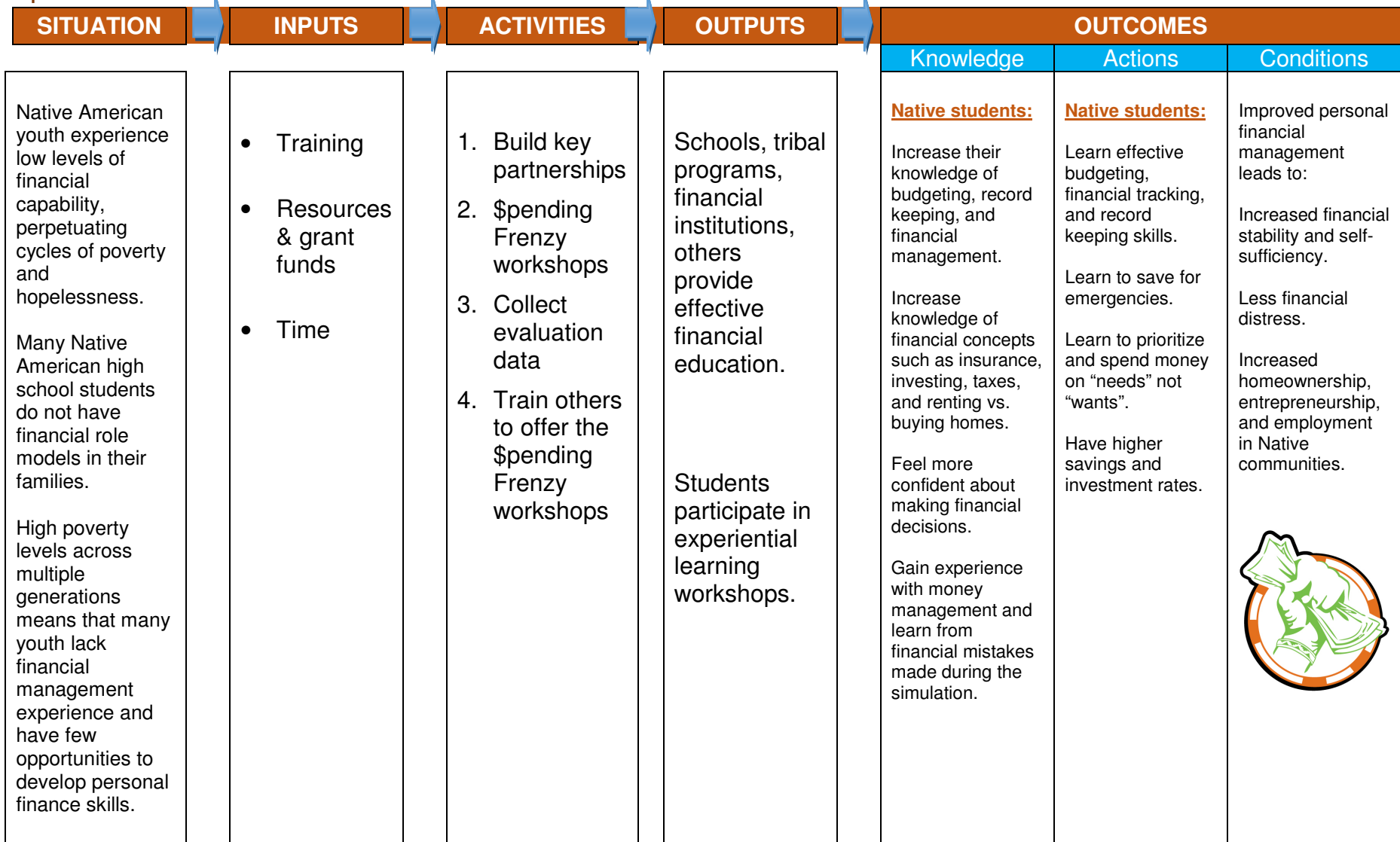


\$PENDING FRENZY LOGIC MODEL LAST UPDATE 7.19.18



ASSUMPTIONS: Assume students complete the 2-hour financial simulation, and participate in de-brief session.

EXTERNAL FACTORS: Any financial education intervention needs to be coupled with other resources to change a student’s financial behavior over time. One single intervention does not usually “change someone’s life,” it needs to be coupled with additional supports. Other variables need to be controlled for including family income level, educational attainment, childhood ACE scores, etc.