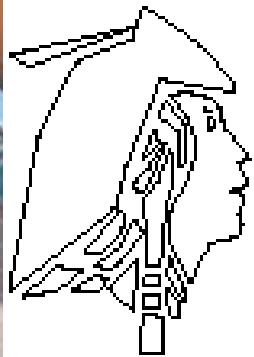


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The Warrior

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Marquette Business Students: Making a Difference in Wisconsin's Classrooms



By teaching inner-city
high school students
personal finance,
volunteers help to enrich
Milwaukee youth

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MARQUETTE'S INDEPENDENT NEWS SOURCE

Make A Difference - Wisconsin, Inc.

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Two years ago, a man sitting on an airplane was about to complete his proposal for a non-profit organization in honor of his recently deceased friend designed to give back to the Milwaukee community. Upon finishing it, he looked at the passenger sitting next to him, who he thought

looked vaguely familiar. Taking a chance, the man asked the passenger next to him to read his proposal. The man was Lloyd Levin, Milwaukee businessman and founder of Make A Difference - Wisconsin, Inc. The passenger was Robert A. Wild, S.J.

Make A Difference - Wisconsin, Inc. was the non-profit organization that Lloyd Levin was writing the proposal for on the plane two years ago. According to their Web site, the mission statement of Make A Difference - Wisconsin, Inc. is "to empower students to make sound financial decisions by increasing their financial knowledge and awareness."

MAD-WI sends out volunteers to Milwaukee Area high schools to deliver a financial literacy program in the classroom to eleventh and twelfth graders. The volunteers are local business students and business professionals who visit a classroom six times to give three seminars on budgeting and saving, understanding checking accounts and understanding credit cards, credit history and credit reports.

Marquette's involvement began with that plane ride. After reading the proposal, Wild told Levin to contact him if Marquette University could do anything to participate in and help Levin's organization. Wild then had Margaret Bernhard, a professor in

Marquette's College of Business Administration, follow up with Levin a few months later.

Two senior Marquette business students, Andy Parker and Chris Teff, met with Levin and Brenda Campbell, the executive director of MAD-WI, and agreed to organize a student volunteer effort among students in the College of Business Administration. And so far, Marquette student efforts have enabled MAD-WI to reach out to the Milwaukee high school students in a more meaningful way.

"Because the Marquette students are closer in age to the high school students, I believe that they are often better able to relate to our audience."

-Brenda Campbell, MAD-WI executive director

"Because the Marquette students are closer in age to the high school students, I believe that they are often better able to relate to our audience. For example, we want students to know about and understand the risks associated with credit card use. We tell them that they will be bombarded with credit card offers when they get to

college. We show them the real cost and dangers associated with making the minimum payment. The college student is experiencing that right now and brings first-hand knowledge and experience to the presentation. They speak the same language," Campbell said.

So far the Marquette students have been assigned to various high schools paired with another student or with a Milwaukee business professional.

"We are happy to partner students with a volunteer from a specific field or business sector and we ask if students have a preference. This provides the student with an incredibly valuable networking opportunity as well as an opportunity to make a difference in our community," Campbell said.

And, of course, making a difference truly is the goal of the students involved.

"By making students aware of the consequences of poor financial decisions, I hope we are able to help students start their lives out in better

financial condition than they would be otherwise," Parker, who recently began the seminar program at Bradley Tech High School with his younger brother Joey, said.

Financial decisions might be an interesting topic for many Milwaukee high school students as they figure out how to pay for college or save money from their respective jobs, but sometimes a class of high school juniors or seniors may be hard to engage. Marquette students seem to be handling this challenge well through various innovative means.

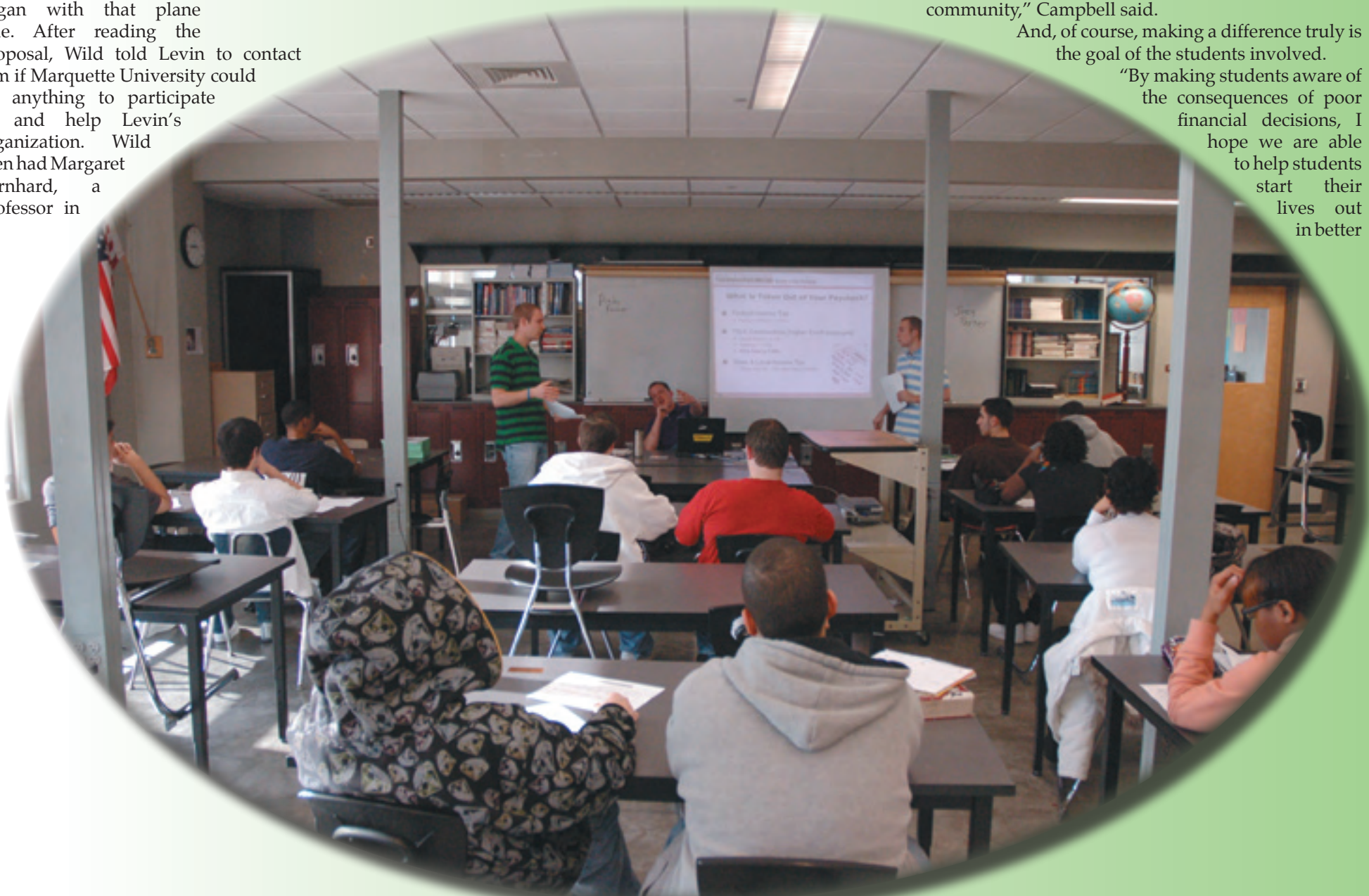
"It was important to relate what we were saying to how it would make them wealthy. The sessions where they were most engaged were the ones addressing savings because we did time value of money calculations and showed them how five dollars a month in savings could make them a million dollars over time," Elena Braun, a senior in the College of Business Administration whose most recent teaching experience was at Riverside University High School, said.

There are often difficult topics to teach because of negative views held by the students. "One of the biggest challenges was overcoming the overwhelmingly negative view of banks. Most kids had a general feeling that banks stole their money when they charged fees, which is a big problem as they grow up and need to establish credit. Most of the students come from families that don't have well-established relationships with banks and breaking that cycle was challenging," Braun said.

But what the high school students most often were interested in were personal stories about how the students handle their finances.

Parker said the students ask questions like, "Have we ever missed a credit card payment? Bounced a check? Do we have a budget?"

It is hard to



for the organization. Bernhard, a member of MAD-WI's Board of Trustees, has been quite involved in coordinating campus participation. But along with the other Marquette faculty and student volunteers, many believe the program should receive more support and promotion is worthwhile to.

will actually be able to take something away from this experience and use it in the future, but the Marquette business students remain optimistic.

"The five or six kids who were totally engaged and interested in what we were saying made me feel good about being there. I know a few of those kids will ask the important questions that will help them make good financial choices in the future," Braun said.

It is not only the Marquette students who believe in this program. Carl Dabols, the teacher at Bradley Tech High School whose classroom Andy and Joey Parker visited on Monday, thinks this program can help his students.

"I think that financial literacy is extremely important for all students. Most students understand taxes and savings, but they do not realize the power of saving early. Anytime I can have someone else stress the importance of starting to save early, open bank accounts and keep good credit scores is a huge benefit... Starting good habits will lead to financial success in the future," Dabols said.

As of now, Make A Difference - Wisconsin, Inc. is only promoted by the College of Business Administration indirectly in spite of quite a few faculty, staff and students who are volunteers