



SIFE

UNIVERSITY OF MASSACHUSETTS DARTMOUTH PICTURING SUCCESS





Market Economics Education Project (MEEP)

Our team went to Sgt. William H. Carney Academy Elementary School, located in New Bedford, Massachusetts and used practical hands-on approach to teach 4th and 5th grade students the principles of supply and demand, advertising, consumer behavior, target marketing, and product costing strategies in preparation for two holiday market fairs on our campus. Each student was given \$20 seed money to use in making products, which they sold at the UMass Dartmouth campus. The students were allowed to keep 50 percent of their profit, with the remainder going to their classroom's choice of charity.

38 Directly Impacted - 83% of the Students Made a Profit - 218 SIFE Student Hours Logged

You Are Hired (YAH)

Our team gave UMass Dartmouth students a chance to enhance their interviewing techniques, resume writing, and appropriate attire to wear for an interview and at work. Anthony Baird of the UMD Career Resources Center and Sara Foster, a recent college graduate employed at Deloitte Consulting, spoke to the audience about their job search experiences and gave them strategies on how to secure good internships/jobs. To highlight the importance of wearing appropriate attire for job interviews, SIFE students put on a fashion show modeling appropriate and inappropriate work attire.

23 Directly Impacted - 6,950 Indirectly Impacted - 23 SIFE Student Hours Logged



Entrepreneurship Education Outreach (EEO)

For the past 12 weeks, we have been working alongside the New Bedford High School junior and senior students who are currently enrolled in an entrepreneurship class. Our team helped the students understand the challenges of being an entrepreneur through the creation of products, which they plan to sell to their peers and to the UMass Dartmouth community. We used a pre-and post-test to assess the students' level of understanding of entrepreneurship concepts, which included accounting, financing, marketing, and management. Equipped with the results of the pre- and post-tests, we created lesson plans, which we taught. The finale of this project will occur on April 15th when the students sell their products at the UMass Dartmouth campus.

20 Directly Impacted - 33,500 Indirectly Impacted - 167 SIFE Student Hours Logged

CreditSMART

This personal financial education module, which targeted freshmen, consisted of a one and half hour workshop facilitated by two SIFE students and Liz Brimm, Financial Advisor at Merrill Lynch. The workshop covered topics such as budgeting, managing savings and checking accounts, the ins and outs of borrowing, establishing good credit, monitoring one's FICO credit score, and how loan consolidation works. It was one of 15 workshops offered by the University for all incoming freshmen and one of a few workshops organized by students. Thirty (30) students who attended made this workshop one of the most popular. We have been asked to organize another CreditSMART workshop for next year's freshman orientation.

30 Directly Impacted - 1,000 Indirectly Impacted - 10 SIFE Student Hours Logged



Declaration of Financial Independence (DoFI)

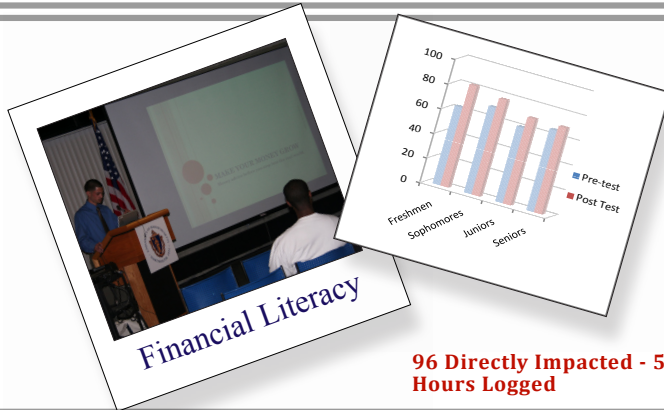
At a time when the nation's economy is in crisis, our SIFE team took a step toward providing a long-term solution for our overspending habits by asking citizens of this region to join us in pledging to be more financially responsible. "My Declaration of Financial Independence," is a pledge created and published by ING on September 30, 2008 in *USA Today*. With permission, we duplicated the pledge and asked the UMass Dartmouth and local community to sign the pledge. Furthermore, we attended a Joint Fall River and New Bedford "Business After Hours" networking event to encourage the attendees to sign the pledge. The YWCA in New Bedford has requested 500 copies for their financial education program scheduled to run in April and May 2009.

200 Directly Impacted - 410 Indirectly Impacted - 30 SIFE Student Hours Logged

Students Telling Our Politicians to Decrease Ever Burgeoning Toll (STOPDEBT)

We created a campaign to educate the community about our nation's growing debt and the implications it will have on future generations. To create awareness we utilized a radio interview, letters to the editor in local and school newspapers, created a national debt clock on campus, culminating in the showing of the Concord Coalition 2008 documentary, I.O.U.S.A., on campus. After the movie, a forum involving the community members, as well as students, was held with the non-profit group, Concerned Youth of America.

138 Directly Impacted - 330,000 Indirectly Impacted - 140 SIFE Student Hours Logged



Personal Financial Management

SIFE students who attended a financial education workshop at the Federal Reserve Bank in Boston teamed up with personal finance management specialist, Jacqueline Cooper, founder of Financial Education Associates, to offer a two hour workshop on the subject to seniors and juniors. Students gained financial advice they can incorporate into their lives after graduation. Topics included what builds and ruins credit, investing, budgeting, and strategies for paying off student loans.

96 Directly Impacted - 50,306 Indirectly Impacted - 10% Overall Increase in Knowledge - 110 SIFE Student Hours Logged

GreenOvation

We teamed up with the UMass Dartmouth Sustainability Office to create GreenOvation, a project that combines research and technology to environmental sustainability. Members of the community were invited to log into <http://www.umassd.edu/sustainability/surveys/sife.cfm> to complete an energy efficiency survey and receive a follow up report on ways to increase energy efficiency in their homes and businesses. All of the survey completers received a brochure filled with energy saving tips in addition to being entered for one of four \$25 Lowe's gift certificates.

427 Directly Impacted - 21,410 Indirectly Impacted - 675 SIFE Student Hours Logged



EthicsSkits

We created various business ethics skits focusing on sexual harassment, ethics in advertising, and triple bottom line reporting. The skits were performed in various classes where the topics were most appropriate, for example, the advertising ethics skit was performed in marketing classes while the sexual harassment skit was performed in management classes. The skits were a lighthearted way of addressing a very serious subject presented by students to our fellow students. The skits generated spirited discussions in the classes.

203 Directly Impacted - 4,500 Indirectly Impacted - 60 SIFE Student Hours Logged

Team & Program Sustainability

In November 2003, the UMassD SIFE was founded by six students with the help of Dr. Godwin Ariguzo (our Sam Walton Fellow) with zero budget. Today, we are 35 members strong and a Student Recognized Organization (SRO). With a \$6,000 annual budget, \$5,000 allocated by the student senate, we are well positioned as one of the leading student organizations. To diversify our funding we have secured grants and donations of \$1,375 (\$875 in grants and \$500 from alumni donations). We have established a secure Wikispaces and Facebook sites for information sharing, knowledge transfer, and promotion. Next year in addition to business students, we plan to recruit 3 students each from the departments of education, public policy, political science, and sustainability.

88 Directly Impacted - \$6,175 Budget - \$1,700 Direct Program Expenses - \$4,000 in Reserve - 25-35 SIFE members 3 years in a row



Year in Review 2008-2009

Projects	Criteria Met	Directly Impacted	Indirectly Impacted	News Coverage	Hours Logged	New/ Continued	Faculty Involved	BAB Involved
Market Economics Education Project (MEEP)	1	38	130,074	Newspaper, Web, Radio	218	Continued	4	6
CreditSMART Freshmen	2	30	1,000	Newspaper, Web	10	Continued	2	6
STOPDEBT	2	138	330,000	Newspaper, Web, Radio	140	New	4	6
Declaration of Financial Independence (DoFI)	2	200	410	None	30	New	10	6
Personal Financial Management	2	96	50,306	Newspaper, Web	110	Continued	5	6
Entrepreneurship Education Outreach (EEO)	3	20	33,500	Newspaper	167	Continued	6	6
You Are Hired!	4	23	6,950	Newspaper, Web	23	New	2	6
EthicsSkits	5	203	4,500	Newspaper	60	New	4	6
GreenOvation	6	427	21,410	Newspaper, Web	675	New	10	6
Team Sustainability	7	88	120	Web	60	Continued	1	6
Total		1,263	578,270		1,493		48	

1. Market Economics
2. Financial Literacy

3. Entrepreneurship
4. Success Skills

5. Business Ethics
6. Environmental Sustainability
7. Team & Program Sustainability



Stefanie Bello

Stefanie Bello, President
UMass Dartmouth SIFE

Godwin Ariguzo

Dr. Godwin Ariguzo, Marketing Lecturer
Sam Walton Fellow

Eileen Peacock

Dr. Eileen Peacock, Dean
Charlton College of Business

Business Advisory Board

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Management Dev. Associate
Kraft Foods

Ms. Kathy Gaidimas
Regional Human Resources
Manager
CVS

Mr. Mike Oskin
Retail Merchandising
Supervisor
Kraft Foods

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Store Manager
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