

Alternative High School Students are the Focus of Credit Professionals of Ann Arbor

Alternative high school students often face many challenges to graduate, so competing for a scholarship with regular high school students is not an option. At Credit Professionals of Ann Arbor (CPAA) we developed an interest in a local alternative high school. Three students were awarded \$500 scholarships toward their career goals in the last two years.

South Lyon Alternative High School serves 16 to 20 year old students who need a more personalized and structured curriculum. By working with parents, students and teachers, this program gives at-risk students the opportunity to graduate with a high school diploma (not a GED). The teaching staff and curriculum follow the same state mandates under the No Child Left Behind legislation as traditional high schools. Gina McGibbon, the Director of the program, is an inspiration and source of strength for her students.

In February 2007 CPAA members Mary Hoegler, Kathryn Greiner, and I presented a 20 minute budgeting exercise to the South Lyon students called the **“bean game”**. This game uses twenty dried beans to represent money and cards with budgeting categories. The students are partnered and instructed to spend their beans as they wish, on housing, transportation, food, insurance and other expenses. After allocating their beans, we asked students if they were able to buy all they wanted. Then we asked them to remove four of the beans to indicate a reduction of income in the household. The students had to decide “as a couple” how to support themselves with less money. It was interesting to hear how students decided which expenses would be cut to make ends meet. This exercise demonstrated that there is a limit to income and many choices in living expenses. As in real life, sometimes we have to make adjustments along the way.

We left scholarship application packets with the seniors that evening, which complemented the presentation. They were asked to submit a short essay, a drawing, poster, puzzle, poem, song, or skit to answer the following questions: “After graduation, what expenses do you imagine would be included in your budget? How are you going to keep costs down to live within your means?” Kaitlyn Powell’s short essay was the winning submission. Gina Mc Gibbon, along with Kaitlyn and her mother attended a CPAA breakfast meeting, where we presented a certificate and congratulations. Noelle Grigg and I also attended the graduation ceremony and presented the check to Kaitlyn.

Kaitlyn and South Lyon Alternative High School appreciated of the acknowledgement Credit Professionals has given their school. There are few organizations willing to give these students recognition and reward their accomplishments. The experience was rewarding for me personally and professionally. I am proud to be a part of this association.

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