

# Coventry is among five districts awarded grant

## Junior Achievement RI gets \$5k from Citizens Bank Foundation

**JESSICA BOISCLAIR**  
jboisclair@ricentral.com

COVENTRY — The Junior Achievement (JA) of Rhode Island received a \$5,000 grant to aid in the continuation of its programs at various schools, including Coventry High School.

The Citizens Bank Foundation awarded the grant, which will be used towards the Economics for Success program in Central Falls, Coventry, East Providence, North Providence and Warwick schools.

Officer and Public Relations Specialist at Citizens Bank Ashley Gingerella O'Shea said the Economics for Success program in the five school districts provide financial lessons to

sixth, seventh, and eighth grade students.

She said that the middle schools in Coventry are not currently enrolled in this program.

Gingerella O'Shea explained that the foundation reviews different grant applications on a monthly basis. Each month a different group or organization is awarded.

The Citizens Bank Foundation only awards charitable grants to qualified, federal tax-exempt 501 organizations, and non-profits.

The organization awarded must also serve only local residents within their state.

President of Junior Achievement, Lee Lewis explained that the Personal

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# Grant recognizes five districts

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Finance program at Coventry High School is free to the school. He said the JA applies to various grants and looks for corporate partners in order to keep these programs free.

Lewis said that various JA programs have been held at Coventry High School for many years, changing with the teachers and the curriculum.

Gingerella O'Shea explained that there are a total of seven JA programs at Coventry High School this year, with 178 students enrolled.

Three of those seven programs are Personal Finance, which enrolled 84 of the 178 students. All of the JA pro-

grams are taught by business community volunteers.

Lewis said that this five-session program teaches high school students how to start saving their money, plan for expenses, and what credit is and what it means.

"Saving is a big thing we try to teach kids," he said. "There are a lot of concepts and skills that are taught and we look to make sure they're making the best financial choices."

During the first session of this program students learn to budget their money. They are also taught how everyday choices regarding finances can affect their future.

While working in groups for session two and three, stu-

dents learn how to draw up investment guides to discuss their options. They also discuss credit options and the situations people can fall into regarding their credit.

In today's society, with the ever growing use of technology, identify theft is something people should be aware of. The JA program covers that, too.

During session four students are taught how to protect themselves from identity theft and what type of behavior can lead to it. In the last session, students are then shown ways to protect themselves. They explore various types of insurance and how each one will provide protection.