Case Competition Business Proposal

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FLiP

PROBLEM STATEMENT

PROBLEM

In today's world, there are many demographics who face exceptional financial and social hardships. One such demographics that encounters an exceptional amount is foster children. Whether a foster youth has been subject to these obstacles from a young age or if they started facing the troubles of the foster system in their teenage years, he or she experiences problems that few other demographics ever encounter. For example, they go through a large portion of their youth without parents and a stable environment, both of which are important for a child to have a healthy and fruitful upbringing. The lack of proper role models and a stable environment often means a person is unable to learn important lessons that are necessary to live as successful, independent adults. Today, foster youth face a common problem of not knowing how to manage their finances properly. They face these problems mainly because they lack a proper role model to teach them the importance of managing finances. For example, they do not see parents balancing a checkbook or visiting the bank like most children do, meaning that they are not inspired to learn about finances initially. In addition, their lack of stable environment means that they are unable to properly learn about financial management through a traditional education setting before they are sent to a new group home. This problem occurs all over America and is an especially apparent concern for these youths as they reach adolescence.

SIGNIFICANCE

This problem holds great significance to not only foster youth but also to the economy in general. In regards to foster youth, after aging out of the system, less than three percent of foster youth will earn a college degree ("Statistics on Foster Care", 2008). This yields an issue because many of them will become employed in low-income and minimum-wage jobs. As a result, they will have less money to manage and will, therefore, have a more difficult time maintaining a decent standard of living with the possibility of the wayward spending of such little money. In relation to employment, only half of the foster youth population will be employed by the time they are 24 (Jim Casey Youth Opportunities Initiative, n.d.). This means that for the half that are employed, they will have the aforementioned difficulties with handling their money. For the other half that is not employed, they will have difficulties managing welfare checks and stipends because they may be tempted to spend on items other than necessities as they were not taught how to spend wisely. Finally, more than 54% of children in foster care who leave the system stay in it for a year more ("Child Welfare Information Gateway", n.d.). Children in, entering, and exiting care). This means that over 54% of foster youth currently in the system do not have the opportunity to learn about financial literacy while in the system because they do not have the time or environment to learn.

If this problem is not fixed, then many issues can arise. Foster youth are more susceptible to homelessness than other demographics. The average homeless person costs each state about $92,000 a year while the average non-homeless citizen generates around $55,000 a year for state

economies ("HUD Secretary Says a Homeless Person costs taxpayers $40,000 a year", 2012). This means that in theory, fixing this problem of homelessness can grow the economy by $83 billion. One in five foster youth ends up being homeless after aging out of the system, which means that a $16.6 billion growth potential is possible if this problem of homelessness is fixed for foster youth ("Statistics on Foster Care", 2008). A large reason for this homelessness is a lack of financial understanding, which means that although the $16.6 billion growth potential is not reasonably attainable, the economy will still benefit from fixing this issue of a lack of financial literacy among foster youth.

One substantial factor for the lack of financial understanding among foster youth is a lack of exposure to financial terms and situations to which most children are exposed. Dyonne Miles of the Multi-Agency Alliance for Children and Victoria Salzman of the Georgia Youth Opportunities Initiative both stated that foster kids don't have the softer skills of financial literacy because they do not hear parents talk about credit cards or hear seemingly inconsequential statements such as, "We can't afford this". Daily exposure is a large part of the development of these soft skills (expert interview). This means that foster youth are not given that initial push to start looking into financial management and are therefore not interested in learning about money management. Another reason for this problem is because of the Chafee Act. The Chafee Act was enacted to help foster youth achieve self-sufficiency after they age out of the system; one provision of the act allows for foster youth to attend a 6-hour financial literacy session once a year, which means that foster youth are only exposed to financial literacy for a short amount of time rather than a prolonged exposure which would maintain their interest in financial literacy ("Supporting Youth Transferring out of Foster Care", 2014).

In general, society does not pay too much attention to foster youth; however, it would benefit greatly from increasing financial literacy among this demographic. Although government-sponsored financial literacy programs may currently not be extremely effective, they do benefit foster youth. According to Sara Edelstein and Christopher Lowenstein from the Center on Labor, Human Services, and Population, "... there is a growing consensus that asset-building and financial literacy programs are important components in supporting the financial stability and well-being of vulnerable populations, including youth transitioning out of foster care" ("Supporting Youth Transferring out of Foster Care", 2014). This means that if there are more financially literate individuals in society due to these programs and exposure to financial literacy, then there will be more people stimulating the economy by investing in stocks, purchasing goods and services, etc. Society would also benefit from having more financially literate youth by having more students complete college. Only 2-9% of foster youth who attend college graduate with a bachelor's degree ("Fostering Success in Innovation", 2014). This is largely in part because students are unable to afford college due to financial reasons. If foster youth are taught to practice personal management at the right age, then they will be able to manage money more effectively and will be less likely to drop out due to financial reasons. This will benefit society

because there will be an increased amount of educated youth in society and will be more likely to work in white-collar jobs, thus stimulating the economy and benefiting society as a whole.

STAKEHOLDERS

In the context of financial literacy among foster youth, one group which could potentially benefit from improving the status quo is caseworkers. Caseworkers are people who are responsible for taking care of foster youth while they are not in care and ensuring that they are in the best fitting environments. These people are essentially the only stable role models foster youth can depend on because they make sure their assigned children are taken care of. Caseworkers would benefit vastly from an increase in financial literacy among foster youth because they would not have to worry about foster youth's financial situations after leaving the system. Currently, foster youth do not have an adequate understanding of personal finance, meaning that once they leave the system, they may find themselves in financial trouble because they do not understand how to manage their money. If they learn how to manage their money, then caseworkers will not have to worry about their former cases' financial situations.

Another group which would benefit from an increase in foster youth financial literacy is foster parents. Foster parents have the responsibility of being parental figures to their foster children, which can be difficult if they have no prior experience in raising children. Teaching financial literacy to children can be difficult, especially for teenagers. By learning financial management through one of our solutions, foster parents would essentially have one fewer lesson to teach their children, or at the very least, support in their endeavor to teach such skills, thereby allowing them to focus on other aspects of parenting, such as providing emotional support.

Another stakeholder which could benefit from increasing financial literacy among foster youth is group homes. Group homes would essentially benefit in the same manner that foster parents would; they would have to spend less time teaching their children about financial management and could instead provide more emotional and mental support for their children. Group homes could essentially spend much less time and money on teaching their children financial literacy if they choose to pursue one of our solutions because they would have found a cheaper solution to the problems faced by their children.

The final and most important stakeholder which will benefit from learning financial literacy effectively are foster youth. If they are taught financial literacy in a cheap, accessible, and engaging manner, they will be more likely to continue learning how to manage their finances into their adult lives. This way, they would have fewer financial problems in the future and would be less subject to debt and would further stimulate the economy by being proactive consumers in the market.

CONTEXT AND EXISTING SOLUTIONS

Foster youth struggle with financial literacy and well-being due to a lack of exposure to financial situations. Foster children do not see their parents balancing checkbooks or hear of their

parents' financial fortunes or misfortunes, and so they are unaware of these real-world scenarios which would normally provide a child with their first exposure to a financial situation. In addition to this, homeless and foster youth in the state of Georgia must self-report their status to colleges. A student may not report for many reasons, especially if he or she is unaware that is an option, which decreases the likelihood that a university will be aware of, and therefore be prepared to accommodate for, aforementioned status.

Foster children typically move an average of seven times before graduating high school. This causes them to fall behind as they struggle to make up work they've missed at a school they've just enrolled in mid-year. These youth are also more inexperienced and are therefore more prone to impulse buying. They are not exposed to proper financial habits, and so habits that other children outgrow stay with them to adulthood. While foster youth do have a strong social support system, they lack the educational support system other children typically possess.

Different organizations are actively trying to solve the problem of self-sustainability in foster children who have aged out of the system, and each focuses on a different aspect of instability, such as food, education, mentorship, shelter, etc. However, the programs that focus on financial literacy are rarely, if ever, tested for effectiveness, and so it is unclear how successful they are. Other promising programs, such as the Orange Duffel Bag Initiative, are still relatively new and not well known. This program, in particular, has helped many at-risk youths in after-school programs but has not yet reached even 10% of foster youths in Georgia ("Timeline and Key Milestones", n.d.). Though these programs provide desperately needed resources for foster children, their financial well-being in adulthood remains relatively stagnant. In fact, the rate of homelessness among former foster children is somewhere between twenty to sixty-five percent, which may be attributed to a lack of financial understanding ("Preventing Homelessness", 2012). This suggests the need to tackle financial literacy specifically from a different angle.

There has been more recent interest in financial literacy in particular due to changing laws that allow foster children to rely on the government longer. Though children "age out" of the system at age 18, they are now allowed some assistance from money allocated to foster children until they are 21 ("Summary of the Foster Care Independence Act of 1999 Approves Independent Living Program Expansion", n.d.)

WHY IS IT STILL A PROBLEM?

Though there are existing solutions to a lack of financial well-being and related problems, they either do not completely solve the issue or are not easily accessible to foster children. For example, there are grants that provide scholarships for college-bound foster students that are not always used to their full potential. Similarly, Individual Development Accounts will match a foster child's account balances but are only utilized by around two hundred out of the thousands of foster youth in the state. Foster youth are often not aware of the resources available to them and even if they are, few choose to use these resources to their full advantage. Some independent

programs that provide students with license job training help a few children, but without proper exposure and resources, they are limited in their outreach.

PROPOSED WORK

GOAL

Our overall goal is to inspire foster children to attain financial education and improve financial self-efficacy and sustainability. We want to focus on disseminating the necessary information to these youth in order for them to become more self-sustaining into adulthood.

OBJECTIVES

1. Coordinate with DFCS and group homes

Background

In order to ensure that the case competition is a viable method for passing along financial literacy information to foster children, we first must coordinate with the Department of Family and Child Services to determine the necessary breadth of our competition. From this point, we will be able to find out exactly what information the case should focus on. In addition, we have been told through our interviews that DFCS might be able to provide transportation and food for our event if the competition is something that they believe will help the students and is worth their time and resources. Therefore, in order to secure this assistance, we will need to work with them to make sure that we plan the competition in a manner that they are willing to support.

It is also necessary to coordinate with the group homes in order to ensure that they understand how the competition will help their students. Furthermore, we would also be able to improve the content of the case with their input. They know how their students learn best and how we might be able to further incentivize them to fully immerse themselves in the competition; thus, working with them is a necessity. Receiving feedback from foster children would also be beneficial to our case competition because they would be able to tell us whether they understand the case competition and what we can do to incentivize them to participate in the competition.

This task will be deemed accomplished once we have met with DFCS and leaders of group homes enough to ensure that we understand their objectives and they understand ours. Many financial literacy programs which support foster children are not checked to ensure that they actually train the students; we want to be certain that our program is different. Once we receive the necessary information from these two parties, we will have completed this task.

Methods

We will continue to cultivate new relationships and reinforce relationships we have already made. We will do this by systematically tracking exactly who we have contacted and who they have promised to connect us with. We will make note of all of our communications and develop a critical path that would put us in the best position to succeed. We will use these relationships to understand the holistic problem of the lack of financial literacy in foster group homes and how we can best attack the problem space.

The first step in completing this objective will be using our previous contacts—such as Mike Daly from the Orange Duffel Bag and Nia Cantey from the Independent Living Program—to initialize contact with the Department of Family and Child Services. We will pass along our business proposal to DFCS and use their insights to improve as needed to ensure that the program is as effective as possible. We will be certain to coordinate with DFCS to determine their expected contribution to the program, such as through transportation and food services. Once this has been established, we will be able to move forward with planning the day-long event. Furthermore, we will use the insights from DFCS to determine the correct scope of financial literacy necessary to place within the case competition.

The next step for this objective will be coordinating with group homes to hear their insights on the program. As the employees of homes such as Carrie Steele-Pitts work closer with the foster children than the DFCS program, they will know how we might best approach teaching the children as well as advice us on any triggers we should avoid. Similarly, in order to ensure that our day-long event runs smoothly, it has been suggested that we use group home volunteers as a second oversight for the children in addition to our student volunteers. This is due to the fact that they have already been established as authority figures and will thus be able to control the children should an issue arise.

Outcomes

We will use advice from educators, those immediately in the foster space, and those in the financial arena to construct a holistic understanding of the problem space. This will allow us to ensure that our program actually trains the foster children in the area of financial literacy.

The best measurable output to determine the success of this objective would be achieved by working with DFCS and the group homes enough times to receive their full approval for the program. In order to ensure the success of this competition, we need to have the full support of both of these organizations. In addition, we will need to have received enough information on the financial literacy subjects that the children should be taught that we will be able to make a solid case competition to subconsciously pass along this information.

Anticipated Problems

Anticipated problems include the sudden stoppage of networking, the experts dismiss the idea, the group homes not connecting with the idea, and the lack of student participation. However, based on the current trajectory of this project, these anticipated problems seem minuscule and surmountable.

2. Develop case competition

Background

As the actual case for the financial literacy course is the backbone of this program, this is a very important objective. We need to make certain to create a case that will subconsciously

teach the foster students the necessary information in a manner that they will be able to understand and retain. Therefore, we need to work with experts in financial literacy to be certain that the delivered information is both accurate and simple to understand. Developing the case will require a variety of input sources, including the information from the coordination with DFCS and the group homes. This task must be accomplished in order to ensure that this program can be implemented.

Methods

We will coordinate group homes and financial professionals to create a case that centers around a foster child and his attempt at financial independence. The case would require the student to learn about financial topics and everyday life skills from the provided set of resources. As we are not experts in financial literacy education, the first task in completing this objective would be to contact MBA students who would be interested in helping us write a case competition solely for the experience. In addition, we will be working closely with professors and other experts of financial well-being to ensure that every lesson passed along within the case is not only accurate but also the information that these students will need to succeed. As soon as the rough draft of the case has been developed, we will be certain to share this with all of the contacts we have made to hear their insights. This is a necessity in order to ensure that the case can subliminally pass along the financial messages as intended.

The next task in this objective would be to run an experimental simulation of the case competition with other students. We can give the experimental proposal to a nearby group home - maybe the Carrie Steele-Pitts Home - to have a representative group of foster children read through the case and find possible solutions. Based on surveys taken at the beginning and end of the simulation competition, we will be able to determine what information was best presented and in which manner.

Outcomes

The pairing of both the group homes and the financial world building the case would create a familiar environment that the foster child would be comfortable and able to learn in. The children could then attack the familiar problem and learn important life lessons both in and out of the financial realm while studying the case.

The primary outcome of this objective will be the completed case competition. However, in order to ensure the accuracy and maintain the professionalism of this case competition program, we will also rely on the authority of our contacts to determine whether or not the developed case will be able to effectively teach the foster children. Furthermore, we will also need the endorsement of financial experts and professionals to project the fact that this program will not only be exciting for the children but will also be able to accurately teach them the information they need to succeed as successful financially independent adults.

Anticipated Problems

The most principal anticipated problem is the discussion around the ability to make the case interesting, familiar, and effective. However, with the right organizations helping in the creation of the case, this problem is surmountable. Another issue arises in finding MBA students who would be willing to volunteer their time—most likely without compensation—to create an interesting case for these children. In addition, it may take time to reach the full approval of all necessary parties that are invested in this program; thus, this task may take time to complete, but there is not a large likelihood of any insurmountable tasks.

3. Develop plan to implement competition

Background

When the case is developed, the team will move on the planning the implementation of the competition. This objective is necessary to ensure that we are able to reach as many foster students as possible. Within this objective lies the task of determining how to best disperse the case to the group homes. This task is important as it is the manner in which we will find out how to make the competition run as smoothly as possible. We would like to pass along the best possible information to the students without any inaccuracies; thus, implementing the case in a manner that is easily accessible is a necessity.

Methods

Since the case is electronic, dispersion can take place through a simple email. After initial contact through email, we will initiate discussions with group homes about the different number of team members, the different incentives, and other specifics. However, it might also be necessary to develop a website with different ways to access resources to learn material necessary to succeed in the competition. This would be a feasible way to receive the preliminary cases from the students and further organize the competition.

After the decision on how best to disseminate the case is determined, we must also figure out the rules and regulations of this competition. It will be necessary to plan the organization of the competition itself, including the formatting of the case, the formatting of the solution, and the eventual judging of the solutions proposed by the participants.

Outcomes

After careful consideration, the case will reach the hands of the foster children for consumption. Also, by the end of this objective, we will have completed the entirety of the itinerary for the competition, including the schedule and the rules surrounding the case itself. Furthermore, one main deliverable will be either an email chain or a website on which to disperse the case itself. The positive outcome of this objective will be once we are able to present all of the deliverables necessary to run the competition, including the case, the contacts, the rules, and the dispersal information.

As we would like this program to not be restricted to just the metro Atlanta group homes and one day be nationwide, we will need to ensure that all of the information we provide to the group homes we work with for this first case competition can be extrapolated to other cities and other group homes.

Anticipated Problems

The principal anticipated problem entertains the possibility that the case cannot be fluidly sent out to the children. However, with the proper backing and the support of the group homes, the problem is surmountable. Also, we may run into issues determining the scope of the judging and how to best judge ideas when all of the children came in at different levels, but with careful consideration of the backgrounds are well as proper insights from experts, it is certain that we will be able to provide the best possible decision.

4. Plan day-long event at Tech

Background

Some of the feedback we received during our interviews with our experts was that hosting an event on a college campus for the foster children will not only help pass along financial literacy information, but it will also help to possibly instigate an interest in higher-level education. Therefore, we need to plan an event on Georgia Tech's campus—with the possibility of extrapolating to other college campuses in the future. In order to fully implement this program, we must ensure that the day-long case event runs as smoothly as possible and is organized. With the possibility of hosting up to a couple hundred foster children, we will need to coordinate with volunteers, find a space to host the event, and other smaller details. This task will be deemed accomplished once we have a set itinerary for the event and have rented the necessary equipment to ensure the organization of the day.

Methods

After the case is implemented in the group homes, the case will be used to expose children to secondary education through the tying of the competition to universities – specifically Georgia Tech.

The first task in accomplishing this objective will be to determine a date with the group homes and DFCS. The best time may be during the late spring or summer, as we will have enough time to plan the event and the students will be settling down in their school studies. After the date is determined, we will be able to move forward with renting the necessities on Georgia Tech's campus: event space, possibly food (dependent on DFCS), transportation (dependent on DFCS), AV equipment, tables, and the necessary writing utensils and other smaller resources.

We will also need to develop a full itinerary for the day's schedule, as it will be necessary to ensure that the students stay motivated and interested in learning about the case and learning about the university.

Outcomes

This will give the foster children knowledge and hope about college in addition to passing on yet more information on financial literacy. The primary deliverable resulting from this objective will be a ready-to-go event plan for the case competition. We will have created a schedule of events for the day as well as prepared all of the necessary resources to host possibly a couple hundred foster children.

Similarly to the final outcome from Objective 3, we want to someday make this program nationwide on numerous college campuses in a variety of cities; therefore, we want the itinerary we develop to have the possibility of being extrapolated and only slightly varied based on the location. Essentially, we would like to develop a "case competition-in-a-box" kit for group homes and other universities to utilize in implementing this program.

Anticipated Problems

Anticipated problems include the logistics and cost of transportation, the preceding success of the case completion, and the cooperation of the foster children. All of these anticipated problems are surmountable provided the success of the case competition and a close partnership with the foster homes.

PROJECT TEAM

Each of our roles will be shared between two group members who will work together while specializing in a specific aspect of that role. The division of the specific responsibilities of each person of each role can be discussed between the two and may depend on the abilities and strengths of that individual

Roles:

1. Networking Coordinators
    - These two will be responsible for researching and talking to resources within the foster care system (DFCS), possible sponsoring businesses, and Georgia Tech. They will establish connections with these organizations in order to secure sponsorships and partnerships. Those in this role should have well-developed communication skills and be formal and professional. These skills are essential for maintaining healthy relationships and good communication with the organizations.
2. Outreach/Information Coordinators
    - These two will be responsible for consolidating our information and delivering our plan and proposal to group homes. This role may include some information technology like developing our website or creating a database of our resources. They will be responsible for our public image. These two must have skills with information consolidation and technology to be able to relay effective information to group homes and get the foster children on board.

3. Competition Implementation & Logistics
    - These two will be responsible for getting our case competition written and approved by a professional. They will design the different aspects of the written competition and plan our day long event. They are responsible for making sure everything regarding the competition is running smoothly and as planned. Those in this role need to think creatively while also maintaining reasonability and must be able to assess the details of their plans in order to realize our full goal.

Possible Advisor:

1. *Wes Wynens*
2. *Nia Cantey*
3. *Michael Daly*

TIMELINE

Objectives:

1. Coordinate with DFCS and group homes
    a. Fall 2017
2. Develop case competition
    a. Fall 2017
3. Develop plan to implement competition
    a. Spring 2018
4. Plan day-long case event at Tech
    a. Spring/Summer 2018

BUDGET

Materials and Supplies:

The entirety of the materials required to run a case competition is in the realm of office supplies. In order to fully supply the students with the proper tools to solve the case problem once they arrive on Georgia Tech's campus for the competition, we would need basic necessitates—pens, pencils, and office paper. In addition, unless DFCS would prefer to feed the foster children themselves, we would need to provide a suitable lunch. To run the competition on Georgia Tech's campus, we would need access to a large meeting space—such as the Student Center Ballroom—as well as tables, chairs, and projection equipment for presentations. The distribution of the initial case would occur online and thus not need any physical supplies. As it has been suggested that we provide incentives for the children to attend the case competition, we would like to have prizes available for the winners. We can purchase or find sponsorship for $25 gift cards or other small takeaway presents.

Equipment:

Our team does not need any large equipment to run the case competition. For the actual event, we would be able to rent any audio-visual equipment and tables necessary from the university.

Services:

While it would be possible to write the case competition ourselves, we would prefer to work with someone with a greater experience in the financial literacy sphere in order to ensure that we are passing along the correct information in a fluid manner. In order to accomplish this feat, the team is thinking of partnering with an MBA student and receiving feedback from different foster care organizations, including DFCS and the Orange Duffel Bag to name a few. There may be a cost associated with working with the MBA student, but we also might be able to find one willing to partner with us for the experience.

Another service necessary is the cost of running the case competition event. We would need to rent out a large event space on Georgia Tech's campus—and eventually expand to other college campuses—as well as rent tables, chairs, and AV equipment. Similarly, if we need to provide lunch for the students, we would need to utilize the Georgia Tech catering service.

Smaller fees include the cost of printing each case competition. We would rely on volunteers for the event to manage the students and ensure that it runs smoothly.

Travel:

Through conversations with numerous experts, we have been told that DFCS can provide transportation for the foster children. However, we can also work directly with the group homes attending and determine if they are able to bring the students to the event themselves. However, if this is not possible, it would be necessary to rent buses to transport students to the campus. In addition, if we eventually branch out to homeless children, we would be responsible for their transportation, as they are not connected to DFCS.

EXPECTED OUTCOMES AND FUTURE DIRECTIONS

The goal of the project is to impart financial wisdom to foster youth. Considering most foster youth have little or no exposure to finances, the proposed case competition will benefit the participants by, at the very least, exposing them to the everyday concepts necessary for survival in the modern world. However, our aims are much higher. We hope that this competition puts the participants on the track of lifelong financial responsibility. Assuming our project shows signs of success, the competition can easily and quickly be scaled to a much larger audience. Various colleges have already expressed interest and have requested we host additional competitions on their campuses. Additionally, utilizing technology, the competition could be hosted online which would allow for youth from all around the world to compete. In this scenario, the case information would be released on our website and, a few days later, teams from all around the world would record themselves and upload their presentation for judging. Given the specialities of our team members, future expansions could be completed quickly and rapidly iterated.

Sources

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