



## Article Reprints

# SOUTH SIDE SHOPPER

Serving Clayton, Fayette, Henry and south Fulton Counties

## "Out of the Box" Students Successfully Complete the Financial Literacy Program

The South Fulton Business Empowerment Center (SFBEC) in Partnership with Xcelling Youth Zone (XYZ) is proud to present the Out of the Box Youth Enrichment Entrepreneurial Program. SFBEC AND XYZ are both non-profit subsidiaries of the Eagle's Economic Community Development Corporation.

"Out of the Box" (OOTB) is a financial literacy program that empowers up to 25 Metro Atlanta youth throughout the program's 6-month duration. Out of the Box is designed to provide sound financial education promote saving awareness, credit literacy, investing and encourage impeccable personal business ethics.

Twenty one students from all across the metro Atlanta area recently completed the inaugural "Out of the Box" program and the results were astounding.

The banking module, held by Washington Mutual focused on the principles of managing banking relationships and personal budgeting. At the commencement of the workshop our students demonstrated a 50% proficiency level as it relates to these topics. The workshop was successful in increasing this knowledge base as the students experienced a 76% increase in their understanding of banking and budgeting issues. Washington Mutual is establishing free banking relationships with each of the graduating students.

The investment module, held by Edward Jones Investments, challenged the students on their knowledge and practical application of selecting and managing investment assets. At the start of the investment workshop, OOTB students demonstrated an 18% proficiency level in their knowledge of investing. At the completion of the course the student knowledge base increased by 176%.

The OOTB students invested

\$5,000 in stock accounts and within 2 months achieved a 48% annualized return. The students researched and presented their portfolios to OOTB advisors and facilitators. The \$400.00 in investment income generated by the stock selections will be equally shared by qualifying students.

The mortgage and credit module was held by Infinity Mortgage. Students demonstrated a 20% proficiency level as it relates to credit awareness. Post workshop the students achieved a 343% increase in their understanding of credit. The module informed the students about the benefits of achieving and maintaining good credit standings and also apprised them of the impact that poor credit decisions creates. The students learned how to check their credit scores annually and how to check these scores for free.

In summary, the program is a unique marriage created between local business leaders and our social advocacy group the Eagles Economic Community Development Corporation (EECDC). The EECDC is a 501c3-chartered organization with which OOTB was born. And like all marriages, the program linked the best of both parties. From the business leaders the students received Practical Knowledge and Experience, Sound Business Principles, Strong Character Traits, and relationships that matter and count in this competitive workforce environment. From the OOTB Staff the students received Instruction on Compassion and an understanding that if they were not a part of the solution they were part of the problem.

The next OOTB program will begin in August 2006. Space is limited to 25 youth leaders. OOTB is primarily geared toward helping at-risk and disadvantaged youth. The project is located in south Fulton County, Union City, Ga. For additional information, call 770-964-5744.



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# South Metro

WITH NEWS OF ATLANTA, EAST POINT, COLLEGE PARK,  
FAIRBURN, HAPEVILLE, CASCADE AND BEN HILL



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## SOUTHSIDE NOTES

# Participants sought for program teaching teens financial freedom

Out of the Box financial literacy program for youth ages 14 to 18 recently joined with Clayton County schools and is looking for others to participate in the program.

Out of the Box, a nonprofit organization based in south Fulton County, recently expanded its program to include teens in New York.

The program teaches youth financial independence through workshops in banking and budgeting, investing, securing and maintaining credit, public speaking, entrepreneurship and networking.

Workshops will be held in Clayton County in February, March and April. For more information, call program director Marc Ellis at 770-964-5744.



youth financial empowerment

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SOUTH METRO

# An Out of the Box approach

## Program teaches professional skills

By LESSIE SCURRY  
For the Journal-Constitution

Well-known motivational speaker and author Les Brown said he has heard of programs that teach young people to manage finances and improve professional skills. But he said Out of the Box, a south Fulton County-based program led by Mark Ellis, of Tyrone, is different.

"I like this one because it's proactive," Brown said. "A lot of people talk about the problems and don't do anything about them. Out of the Box does."

Out of the Box is a nonprofit youth financial literacy educational program that provides professionals who conduct workshops for at-risk youth on the topics of investment, budgeting, entrepreneurship, credit and life skills.

Brown spoke recently in Fairburn and in Buckhead, plugging the program and helping to raise nearly \$10,000 for Out of the Box.

In Fairburn, Brown spoke to about 1,500 people at the Open Word Christian Ministries on Ga. 92, then went to Buckhead for a fund-raiser luncheon at Maggiano's Little Italy.

"I was extremely impressed with the substance of this program, the holistic approach it takes to helping the youth to understand that how they



Motivational speaker Les Brown, an advocate of the Out of the Box program, says it "helps youth express themselves."

express themselves is important," Brown said.

He said he was impressed by how program graduates carry themselves and speak.

Ellis, program director for Out of the Box, said Brown's visits were a success. "I heard [from participants] that he's changed several people's lives today," he said. "He allowed people to take limits off and go pursue their dreams."

Brown promised to return to work with young program participants on improving public speaking skills. "At the end of the day, we want to help to change how they see themselves, which impacts their values, which impacts the choices they make, which helps them to become assets to our society rather than liabilities," he said.

The Out of the Box program originated with the South Fulton Empowerment Center in Union City and targets teens ages 14 to 17. Ellis, a member of the empowerment center and owner of Signature Channels in Tyrone, says he hopes the organization, established in 2004, eventually will branch out to other parts of the country.

The first six-month long program began last year, with the first graduation in January. The program's goal is to reach at least 1 million students, Ellis said.



## Article Reprint

# Financial literacy taught to teenagers

By LESSIE SCURRY  
For the Journal-Constitution

Usually when a person has a life-changing experience at church it has something to do with spirituality.

But that is not always the case.

Rodregouse Baker of Union City was at church when he learned about the Out of the Box Financial Literacy Program for teens and started his journey to financial independence.

"I thought it was interesting and decided to check it out," said Baker, a rising senior at Creekside High School.

Out of the Box is an advocacy program produced by the nonprofit South Fulton Business

Empowerment Center in Union City. It is designed for college-bound youths ages 14 to 18 who would benefit from learning financial management skills.

The program begins in August and spans three to six months with facilitators from various financial institutions, corporations and organizations. They lead interactive workshops that include investing, banking, budgeting, credit, entrepreneurship, character development and public speaking.

Participants completing the program are given résumés, business cards, a stock portfolio and a checking account.

Program director Marc Ellis, who also is the owner of

Signature Channels in Tyrone, said the program resulted from observations made about the early indebtedness of college students and graduates.

"We started talking with graduated students and realized how little they know about these topics," said Ellis, a former investment banker. "They're not taught in high school or at the dinner table as they used to be taught. For many of them, their first true experience tends to be with a credit card."

Ellis said a course now also will be held in New York with other nonprofit organizations coming onboard to offer the curriculum.

Out of the Box is now recruiting 100 participants for

its upcoming workshops, which begin in August and will be held from 10 a.m. to 2 p.m. Saturdays at various locations.

The registration is \$25, with a deadline of July 24.

Lorenzo Lane of Tyrone, a rising senior at Sandy Creek High School, participated in the program last year and has since earned an internship, as did Baker.

Lane said he already knew how to balance a checkbook before beginning Out of the Box, but he obtained other

valuable information through the program.

"I learned public speaking skills and etiquette," he said. "And we made great connections, so when I need to complete college applications and need job references, I can call on people from such places as Washington Mutual, Wal-Mart, Xerox and Edward Jones."

► **Information:** Out of the Box Financial Literacy Program, 770-964-5744