



PENNYDROPS

National Conference on Financial Literacy

November 1, 2017

Powered by **BMO** 

Meet Our Team



Antoine Francoeur
Chief Executive Officer



Vera Barile
Chief Marketing Officer



Thomas Boucher-Charest
Chief Operating Officer

Who We Are

PennyDrops empowers Canadian youth through financial education



Who We Are

PennyDrops is a registered not-for-profit organization run by university students



What We Do

Our university-level mentors teach our financial literacy curriculum in high schools



Why We Do it

Give Canada's youth the ability to make smart financial decisions

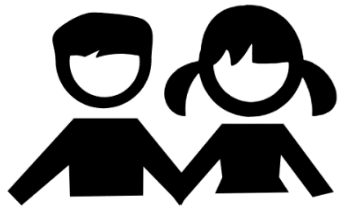
Our Story

Where it all began



1

Phase I: Necessity is the mother of invention



Our founders, Meagan & Brenden move to Montreal to start university...



... managing their finances wasn't as easy as they thought!

Groceries
Social life
Housing
Education

... Necessity is the mother of invention!



Why wasn't this taught sooner?



2013

2015



Our Solution



PennyDrops offers a workshop-based education in financial literacy

The success of our program lies in the relationship between our university-level mentors and high school students

1

Engaging & Effective Curriculum



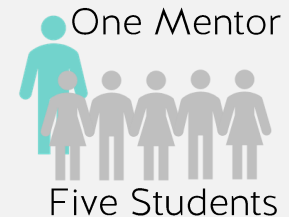
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Dedicated Mentors



3

Workshop Approach



4

Strategic Partners

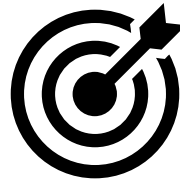


Main Topics

Main topics covered in PennyDrops program



Mindful spending



Goal setting



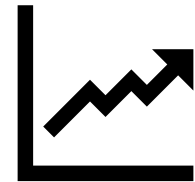
Banking system



Credit



Time-value of money



Investing

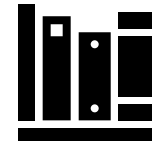
Our Story

The launch



2

Phase II: Launching our French and English programs



Launch French program
(Winter 2016)



HEC MONTRÉAL



Launch English program
(Fall 2015)



Partnership with BMO

Key achievements



Curriculum
development



High school
partnerships



Mentor
recruitment



2015

2016

Our Story

The expansion



3

Phase III: Expanding our reach



Expansion outside
of Montreal
(Winter 2017)



UNIVERSITÉ DE
SHERBROOKE

First PennyDrops chapter
outside of Montreal to send
mentors into high schools!
(Fall 2017)

LAURIER
Inspiring Lives

Western

 **DALHOUSIE
UNIVERSITY**

 **UNIVERSITÉ
LAVAL**

Established chapters in Québec,
Ontario and Nova Scotia, to start
empowering youth through
financial education
(Winter 2018)



2017

2018

PennyDrops Today

Our chapters



Operating Chapters



City: Montreal (QC)
Stage: Growing their impact

HEC MONTRÉAL

City: Montreal (QC)
Stage: Growing their impact



UNIVERSITÉ DE
SHERBROOKE

City: Sherbrooke (QC)
Stage: Growing their impact

Established Chapters



City: Halifax (NS)
Stage: Team in place



UNIVERSITÉ
LAVAL

City: Québec City (QC)
Stage: Team in place

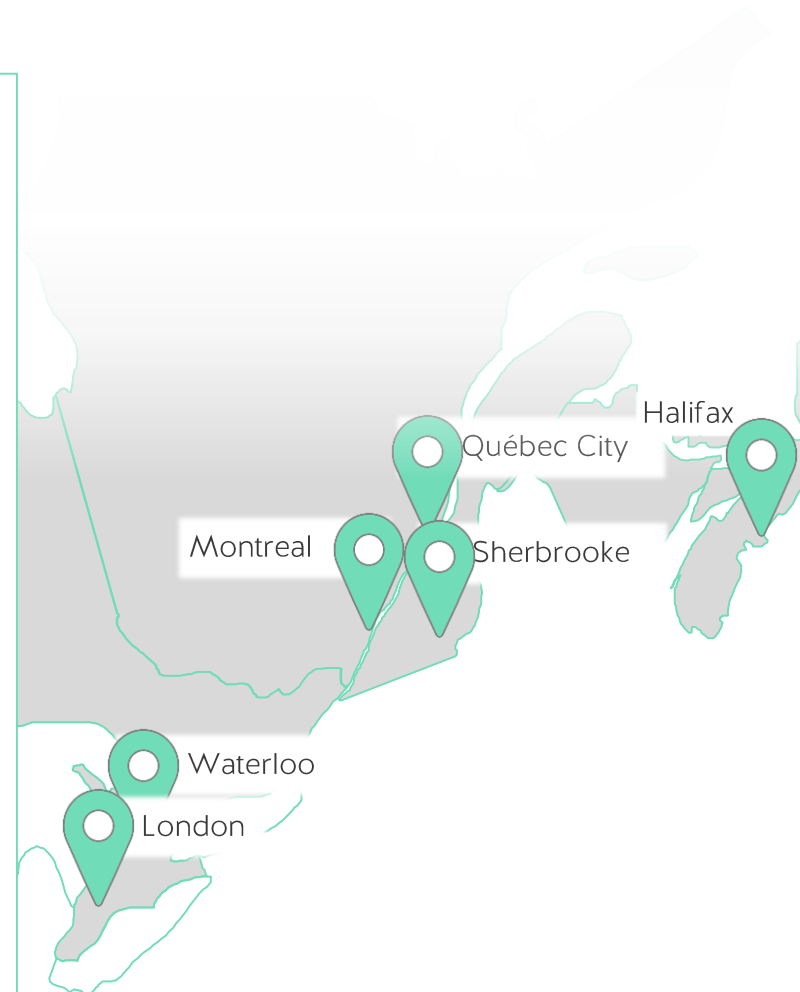


City: London (ON)
Stage: Team in place



LAURIER
Inspiring Lives!

City: Waterloo (ON)
Stage: Team in place



PennyDrops Today

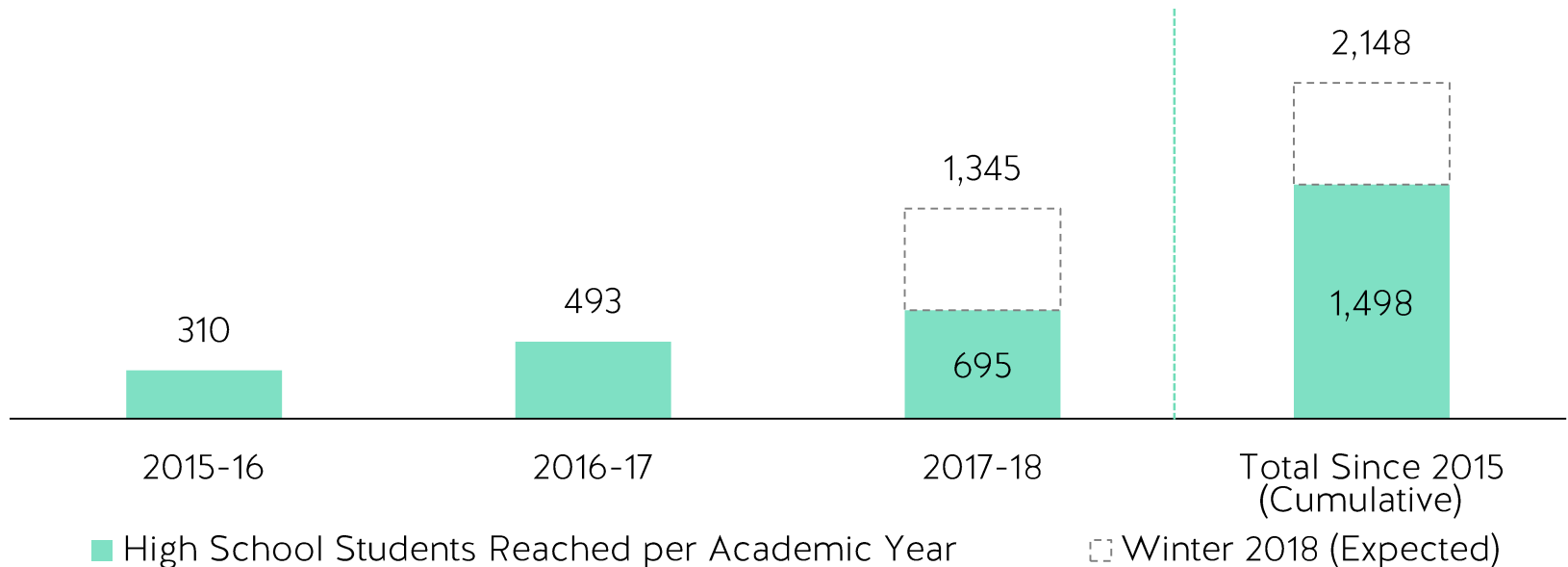


1400+ high school students reached

350+ university mentors

50+ classrooms

7 PennyDrops chapters



Our Impact

Because of the PennyDrops program...



96% reported an increase in their financial knowledge



82% stated an increased awareness in the dangers of credit card debt



73% feel more prepared to face post-secondary financial challenges



67% are now actively planning for their financial future



69% feel more prepared for the job market



54% now maintain a budget

“The PennyDrops program has been a huge success! The students are really enjoying covering the material and learning valuable life skills.

- Ms. Flowers, Miss Edgar's and Miss Cramp's School

“The kids were curious and engaged. A couple of them came up to me afterwards and expressed how interesting it was. Tons of new ideas for them!”

- Teacher from Lower Canada College

“The examples were relatable and the program made the concepts easy to grasp. The instructors were also very friendly!”

- Thomas, Student at Westmount High School

PennyDrops Tomorrow

Moving forward...



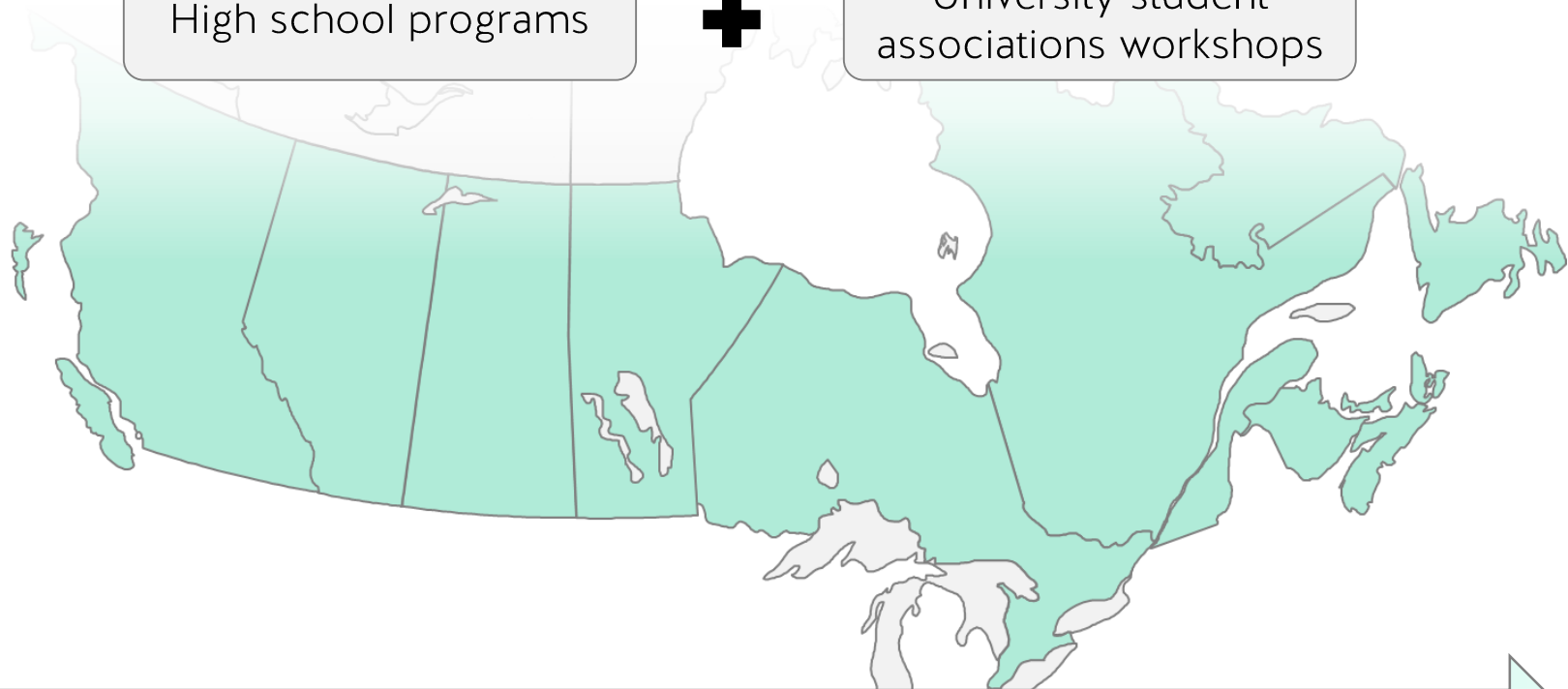
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Phase IV: Helping students coast-to-coast

High school programs



University student
associations workshops



2018

2019



PENNYDROPS

*Youth of today paving the way to a more financially
literate and prosperous Canada*

Powered by **BMO**

