



GOOSE CREEK

CONSOLIDATED INDEPENDENT SCHOOL DISTRICT



Horace Mann Junior School 6th grade students receive awards for winning the BizKid\$ Entrepreneur Contest with their Yum Yum Shop. Pictured are (front, l to r) Anette Islas, Nathan Mendieta, Jayson Morales, Evelyn Haro, Malina Mora, teacher Tammie Terrell, (back, l to r) Courtney Moran with the Cornerstone Credit Union Foundation, Lana Follis with Beacon Federal Credit Union business development, Adelina Abshire BFCU director of business development, HMJ Principal Erica Navejar, HMJ Counselor Jackie Booker and Staci Zale with the Cornerstone Credit Union Foundation. The shop opened for one hour at the end of a school day to sell snack items, and it took in \$634.

[View photo gallery here.](#)

Students, Educators and CUs Collaborate in Cornerstone Credit Union Foundation BizKid\$ Pilot Program

The votes have been tallied, and a winner has been selected in the Cornerstone Credit Union Foundation's BizKid\$ Entrepreneur Contest. According to Foundation Executive Director Courtney Moran, Beacon FCU and its partnering school, Horace Mann Junior High School, won for their Yum Yum Shop school-sponsored concession stand.

The students worked closely with Principles of Business teacher Tammie Terrell and AVID teacher Areasha Hebert to come up with the best business plan possible. As students presented their ideas, judges asked them questions about growth and location for their business.

After the judges listened to all presentations from all the schools, Horace Mann was chosen as the winner with the Yum Yum Shop, created by Ms. Terrell's 6th grade business class. Anette Islas, Evelyn Haro, Malina Mora, Jayson Morales and Nathan Mendieta, HMJ 6th grade students, were on the award-winning team.

Beacon FCU was one of three credit unions to participate in this pilot program, which was funded by a grant from the National Credit Union Foundation. Other credit unions that participated in the pilot included FivePoint CU and Dallas CU. Both credit unions collaborated with a local school for the pilot program. FivePoint CU collaborated with Hamshire-Fannett Middle, and Dallas CU worked with Francisco "Pancho" Medrano Middle School. All three credit unions selected up to three teachers each to work with for the pilot program. These teachers had the option for the entire class to work on one project or to divide the class into groups to work on more than one project. Only one presentation could be submitted to the final competition.

In January of this year, the Foundation, in partnership with the Consumer Credit Counseling Services of Greater Dallas, conducted a training session specifically for these classroom teachers, principals, superintendents, and counselors. The one-day training was broken down into two parts; Part I: Personal Financial Education Training conducted by CCCS, and Part II: BizKid\$ "Train the Trainer," conducted by the Foundation. The purpose of the training was to ensure school personnel were empowered to work with students selected to participate in pilot program.

Each school selected a team which would work with the partner credit union to come up with a business plan and present those plans to an impartial panel of judges. The Hamshire-Fannett Middle School team came up with "Small Town Sweets," while the Medrano Middle School team created "Loving Fashion Corporation."

As the winner, the Horace Mann Junior School team receives the following:

- Breakfast at Cracker Barrel May 7
- T-shirt indicating they are all BizKid\$
- A tablecloth personalized with the company's logo (Yum Yum Shop)
- A celebratory banner for the classroom
- Certificates
- Trophies

Horace Mann Junior School teacher Tammie Terrell was to receive a \$500 gift card to Office Depot, but instead has chosen to share with her students by either opening a savings account or CD with \$100 for each student at Beacon FCU. If the students save for the next year, Beacon FCU will match up to \$100. The credit union, Beacon FCU, will receive a \$1,500 grant to purchase BizKid\$ box set DVDs, in turn donating to libraries, schools, after-school programs, etc. on their behalf.

"We are thrilled with the success of this pilot program. Students, educators and credit unions collaborated in a meaningful way. And drawing on each other's strengths, all three schools came up with creative and detailed business plans," notes Moran. "I'm confident that this experience made an impression on students, and having gone through this exercise, they have a better sense of what it takes to be a successful entrepreneur. And perhaps, more importantly, they understand how important it is as a consumer and small business owner to have that credit union relationship."

In May, all participants will come together at the Cornerstone Credit Union League's headquarters in Farmers Branch to discuss the pilot program as well as to experience a Retirement Fair and play Money Habitudes, a game that helps people talk about money, understand financial psychology and explain their money personality type.



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