

## Financial Literacy Program

Bob Mantell spoke at the Treynor Optimist Club on November 19. He leads the economic and financial literacy program through TS Bank that is called the TS Institute. He is also the head baseball coach at Treynor High School.

70% of TS Bank's community reinvestment goes to the financial literacy program. The program has now expanded to have a presence in North Dakota where the bank recently acquired two new banking locations.

The financial literacy program is affiliated with Iowa Jump\$tart, Iowa Money Smart Week, America Saves, and is also the Iowa Council on Economic Education.



Last spring Bob traveled to Washington D.C. to present to the Financial Literacy Education Commission. He has also spent time in New York, Washington, Chicago, and Phoenix presenting and working with the FDIC, National Council on Economic Education, National Jump\$tart Coalition, and America Saves network. Bob and his team are currently working with the Iowa Department of Education to facilitate new economics and financial literacy standards for Iowa's school districts.

TS Bank has in-school banking programs in three elementary schools (Treynor, Rue Elementary, and Franklin Elementary), one middle school (Woodrow Wilson), and one high school (Thomas Jefferson). In September 2017 they will open another program at College View Elementary. Since the in-school banking program started in 2010, children have saved over \$100,000. TS Institute's Patty Fleming operates the in-

school banks.

The financial literacy program has held teacher workshops over the past five years. These workshops, called Financial Literacy Fairs, have been held in Carroll, Atlantic, Red Oak and Council Bluffs.

The program recently allocated \$6,500 to a sponsor the rock bank Gooding to present financial literacy concerts in Atlantic and Treynor. 800 students participated in both programs.

TS Institute Manager Kyle Osborne works closely with schools in the region to promote economic and financial literacy. He also goes twice a month to the Micah House, Iowa Works, IWCC and to the Juvenile Detention Center to teach lessons.

The program has engaged about 150 other banks throughout Iowa to share ideas on working with school districts. About 20-25 have taken further actions, but at this time no other bank has a dedicated financial literacy team like the TS Institute.

Bob said that one of the hardest concepts for youth to understand is the relationship between debt and credit.

## **Baseball**

Bob also presented on the 2016 Treynor Baseball team. They were 28-7 this year and won the Western Iowa Conference championship for the 9<sup>th</sup> consecutive year. The team was ranked in the class 2A top 10 all season and had three seniors (Grant Mantell, Travis Manzer, and Kyle Young) on the team. Two players (Grant Mantell and Brett Daley) were named to the all-state teams. Grant also played in the coaches association senior all-star series (in which Bob was the head coach) and won the Lanny Peterson award as captain of the All State Academic Team.

Bob expects the 2017 team to be competitive as they return 6 starters.