

**A Model for Collaborative Partnership: Virginia Cooperative Extension and the Local  
School System Support Financial Education Mandates**

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## **Abstract**

Extension professionals partner with other community agencies to meet common educational goals. Utilization of a collaborative model can aid in the organization of a collaborative effort. This paper highlights Rubin's (2009) "collaboration's life cycle". This model contains 14 detailed, non-sequential, steps that are grouped into 5 phases. These phases include the launch of a collaborative effort, developing human resources and the knowledge base, building administrative structures and systems, and building a culture of collaboration, and accountability, sustainability, and renewal. Through a case study, this paper discusses how the "collaboration's life cycle" fits a new partnership between Cooperative Extension and two Virginia high schools working towards the common goal of improving financial literacy in teens. In this collaboration, two Reality Store "real world" financial simulations were planned and implemented for students enrolled in the Economics and Personal Finance course at their high schools.

## **Introduction**

The mission of Virginia Cooperative Extension (VCE) is to disseminate research based information to the community via the land-grant universities of Virginia Tech and Virginia State University, through local relationships and collaborative partnerships. Extension professionals identify community needs, establish local relationships, and provide learning experiences that improve economic, environmental, and social well-being (Virginia Cooperative Extension, n.d.). It is common practice for VCE staff to partner with other community agencies, including schools, in order to meet common goals. In 2013, a new collaboration was formed between two Culpeper County public high schools and VCE for the purposes of financial education. This collaboration was formed as a means of fulfilling the Standards of Learning (SOL) objectives of a new one credit course in Economics and Personal Finance which has been mandated by the Virginia Board of Education. Upon review, the collaboration fit well into a collaborative model called the “collaboration’s life cycle” (Rubin, 2009). The collaboration’s life cycle is a thorough, non-sequential model that will help to focus and organize a group of collaborators. It can be used as a check-up to see how things are progressing in a collaboration or as a blueprint for organization (Rubin, 2009). This report will discuss essential components of collaboration by identifying key terms associated with collaborative partnerships, reviewing the collaboration’s life cycle model for collaboration, examining the need for financial education for teens, and walking through the case study collaboration between VCE and the local public school system.

## **Literature Review**

Examination of the definition of collaboration will develop greater understanding of collaborative community partnerships. Collaboration goes beyond communication and cooperation; it is “a mutually beneficial relationship between two or more parties who work toward common goals by sharing responsibility, authority, and accountability for achieving results” (Chrislip & Larson, 1994, p. 5). It is important to note that a collaboration is purposeful, it involves a relationship, and the parties voluntarily choose to work to engage in the process (Rubin, 2009).

### **Collaborative Partnerships**

There are many challenges to be faced when bringing a group of people together for the purposes of collaboration, however the value that it adds can be tremendous. Each individual has their own experiences, knowledge, and perspectives which can make for better and more creative decisions (Chrislip, 2002). Collaboration can be an opportunity to bring those with different types of competencies together to enrich the lives of others. These “collaborative leaders” each accept the responsibility for creating a diverse team that will work to accomplish a shared purpose (Rubin, 2009). As a collaborative leader, you must use your behavior, communication, and resources to influence your collaborators; and you must structure an environment that supports collaboration. In effect, a collaborative leader is a relationship manager (Rubin, 2009). In addition to the collaborative leaders, stakeholders are also important to a collaboration. In an article entitled “Education’s Many Stakeholders”, Gross and Godwin (2005) define “stakeholders” as individuals or entities who stand to gain or lose from the success or failure of a system or an organization. In the business world, this may be the investors, the

boss, the consumers. In the educational community, these individuals may be school administrators, financial supporters, local government officials, parents, students etc. (Gross & Godwin, 2005). These individuals care about the outcome, the educational benefit, but may not be involved in the planning or instruction, thus they are called stakeholders but not collaborative leaders.

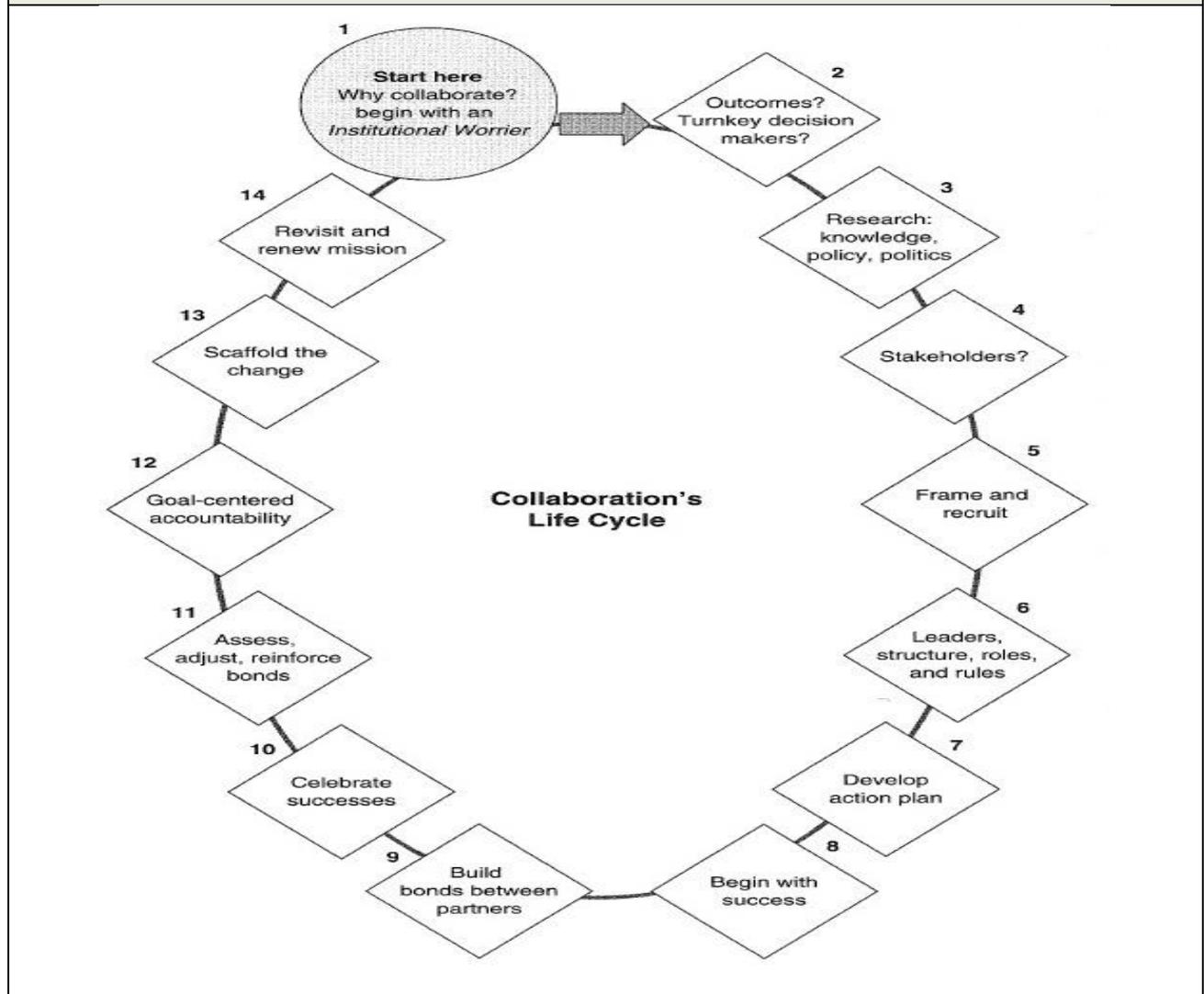
Often times, schools look for “community involvement” to aid in the education of students. “Community involvement is defined as connections between schools and community individuals, organizations, and businesses that are forged to directly or indirectly promote students’ social, emotional, physical, and intellectual development” (Sanders, 2006, p. 144). In the specific case that will be outlined in this report, the local school system chose to collaborate with VCE for the purposes of the promotion of financial literacy for high school students. A mutual agreement was made that both parties would have clearly defined and equally important roles in the partnership.

### **The Theoretical Framework: A Model for Collaboration**

Now that we have looked at the definitions associated with collaboration, let’s look at the “how to” of creating a successful collaboration. There are many versions of collaboration models to investigate. I have not found one to be irrelevant or non-useful; however, many are either too simple or too theoretical for my own level of need. The “constellation of relationships” model helps to identify the shared goal and the stakeholders, but does not act as a guide for organization of the collaboration process (Rubin, 2009). The “collaborative pathway” model includes six steps: identification path, formation, implementation, engagement/maintenance, resolution, and evolution (Reilly, 2001). This theory discusses how

issues can be addressed when a “problem is recognized, a solution is available, and the political climate makes the time right for change” (Reilly, 2001, p. 57). In effect, this theory walks through what components must be mastered in order to attain the desired outcome, but is not laid out as a useful tool for organization of a collaboration effort. One of the most widely used models for collaboration, meetings, consultations, and interventions is “collaboration’s life cycle” (Rubin, 2009). It is a 14-step model that outlines the process by which a successful collaboration can be formed (Figure 1). It can be used as a tool for planning and for evaluating the strengths and needs of an existing collaboration (Rubin, 2009).

Figure 1



Republished with permission of SAGE Publications, Inc., from Figure 7.4, “Collaboration’s Life Cycle,” by H. Rubin, *Collaborative leadership: Developing effective partnerships for communities and schools* (2<sup>nd</sup> ed.), p. 46, 2009; permission conveyed through Copyright Clearance Center, Inc.

The cycle is broken down into detailed steps that walk you through the thoughts and actions to be made during the collaborative process (Figure 1). According to Rubin (2009), these steps can be organized into five clusters of activities. Each of these clusters of activities covers one or more phases of the collaborative cycle. Table 1 shows how the steps are clustered and what questions are to be answered in each cluster. If one of these clusters is weak or left out, the

collaborative effort will suffer (Rubin, 2009). Each of these phases will be discussed in detail in the case study.

Table 1  
*Clusters and questions associated with the phases of Rubin's (2009) "collaboration's life cycle"*

Cluster	Phases	Questions to Answer
The Launch.	1	What do you want to achieve? Will the goal be best achieved through collaboration? How and why will a collaborative approach help your goals? Are you invested in time and energy needed to complete the task?
Developing human resources and the knowledge base.	2-5	What are the outcomes you expect? Who are the essential decision makers? What is the research available? Who are the stakeholders involved? What is the knowledge, policy, and politics affecting the collaboration? How should you frame your collaboration? How will you recruit
Building administrative structures and systems.	6-7	Who are the leaders in the collaboration? What is the structure, roles, and rules? Was an action plan developed?
Building a culture of collaboration.	8-11	Did you begin with a success? Have you paid attention to building the essential bonds between collaborators? Have you celebrated success? Have you assessed, adjusted, and reinforced bonds?
Accountability, sustainability, and renewal.	12-14	Do you have goal centered accountability? How do you measure progress? Did you scaffold the change? Did you accomplish a facilitative change; form a successful collaboration effort? Did you accomplish a targeted change; accomplish the external goal of the group? Did you revisit and renew the mission?

Now that we have discussed definitions associated with collaboration and identified a theoretical framework for collaboration, let's prepare for the case study discussion by looking at the goal for collaboration chosen by the Culpeper Public School system and VCE: Financial literacy.

### **Financial Education: A Need**

With the country's economy continuing to be of concern, most parents and educators are aware that young people are often ill equipped to deal with the "real world" of economic decisions (Trittin & Lawrence, 2013). According to the Jump\$tart Coalition (2008), financial literacy among high school students is at its lowest point ever, with 48% of high school students having little to no financial knowledge and up to 75% of adults lacking financial knowledge to make important economic decisions. In reaction to the financial knowledge deficits, the Virginia Department of Education mandated schools to require a one credit course in Economics and Personal Finance for all students. On a positive note, Virginia's public schools have received top marks for their efforts to improve financial literacy among high school students. According to the July 2013 National Report Card produced by Champlain College's Center for Financial Literacy, Virginia was one of only seven states to receive an "A" rating for effort towards improving financial literacy in teens. Of those seven, Virginia is only one of four states, along with Missouri, Tennessee, and Utah, to require the stand alone financial literacy course for all students seeking a standard or advanced studies diploma (Pelletier, 2013).

### **Reality Store: A High School Financial Literacy Simulation**

As part of their financial literacy education efforts, many Virginia schools are partnering with VCE to deliver a financial simulation program called "Reality Store" as a hands-on experiential look at real world financial situations (Virginia Cooperative Extension, 2013).

Reality Store is a real world money management simulation designed specifically for teens. The purpose of this program is to help teens become more aware of the financial demands they will encounter in the real world. Reality Store made its way to VCE by way of Kentucky Cooperative Extension who obtained it from the Dolley Peyton Shepperson Business and Professional Women. VCE has been conducting Reality Store Events in Virginia for over 10 years (Virginia Cooperative Extension, 2013).

### **What are the key concepts taught?**

During the Reality Store simulation, teens are introduced to financial concepts. Students are coached on making wise financial decisions based on salary and a monthly budget. They are encouraged to consider costs and benefits of purchases, to use mathematical applications in real life situations including balancing a bank account, and to explore career options using real salary information based on career choice and education. Reality Store simulation instructors aim to assist participants in understanding how lifestyle decisions affect an individual's finances (Virginia Cooperative Extension, 2013).

### **How does it work?**

On the day of the simulation, teens are randomly assigned an occupation, salary, and family situation. Their task is to visit stations around the room, review a menu of options for that station, and decide how they will "pay their bills." Each station should be visited. Stations represent typical spending categories such as grocery, utilities, child care, housing, insurance, entertainment, contributions, medical, clothing, and "Uncle Sam" or taxes (Virginia Cooperative Extension, 2013).

### **Is this program successful?**

As a partnering agency, VCE aims to support youth financial maturity by promotion of sound money management and financial planning skills. According to the 2012 statewide VCE impact statement on financial education programming (Appendix C), 21 extension educators reached 7,079 youth through financial education programming. The evaluation results showed positive behavior changes occurring as a result of these programming efforts. Ninety-two percent of students who participated in the Reality Store program felt the program increased their awareness of making smart financial decisions. Although this data shows impact, the number of youth reached compared to the number of youth not participating in these programming efforts confirms the need for more collaboration between VCE and schools.

### **Case Study**

We have taken a look at the terms associated with community partnerships, identified a theoretical framework, looked at the need for collaborative efforts related to financial literacy, and identified a financial curriculum, so let's now take a look at the specific partnership between the Culpeper County public school system and VCE-Culpeper Office.

### **The State of Community Partnerships**

Culpeper County's population drastically increased over the past several years. From April 2000 to July 2006, the population of Culpeper County increased a dramatic 30.2%. From 2006 to 2011, there has been a slower, but continued increase in population within the county. This solidified Culpeper's identity as a "bedroom" community to Northern Virginia and Washington DC (Virginia Economic Development Partnership, 2013). With the increase in population, there was an immediate need for VCE to diversify the type of programs being offered in order to meet the developing community needs.

## **Why was Financial Education Programming Offered?**

In February of 2009, the Virginia Board of Education (VBOE) unanimously approved a one-credit course in business and personal finance as a requirement of high school graduation. The Economics and Personal Finance Standards of Learning states that “students need a strong foundation in economics and personal finance to function effectively as consumers, workers, savers, investors, entrepreneurs, and active citizens” (Department Of Education, 2009). An online course was made available to students as part of a regular classroom style course in Economics and Personal Finance, beginning with the 9<sup>th</sup> grade class in 2011-2012, to be completed prior to graduation (Department of Education, 2009). After hearing about this new graduation requirement and the success that other extension agents were having with Reality Store, I became interested in hosting a Reality Store event. I felt the establishment of this course could be the catalyst for creating a relationship between VCE and the public schools for the purposes of financial education. Culpeper 4-H routinely partners with local elementary schools to offer programs such as Embryology in the Classroom, school garden projects, and Healthy Weights for Healthy Kids. However, since Extension did not traditionally partner with the local high schools for in-school enrichment, we did not have a contact person within the school system who could facilitate a partnering relationship. Due to this fact, I decided to plan a pilot event held in February 2013 which utilized a combination of the Reality Store and Kids Marketplace simulation curriculums. All 14 of my 4-H clubs were invited to attend the event. About 115 youth and 18 adults participated in this trial event which received many positive comments from parents, youth, and volunteers. At the end of the 2012-2013 school year, I started to spread the word within our Extension Leadership Council (within which there are two retired teachers and one current teacher) that I needed help getting a Reality Store program off the ground within the

high schools. I “cold called” several high school teachers, including the economics instructors, to begin a dialog about this idea and began to seek advice from other extension agents about hosting Reality Store. In July 2013, the Career and Technical Education/Community Workforce Instructor for Culpeper public schools, Mrs. Lou Owens, attended an educational conference in Virginia Beach where she met a 4-H Extension agent from that area. This agent informed her that VCE-Culpeper was looking to partner with the public schools to offer a financial literacy simulation as part of its new programming initiatives. Mrs. Owens works closely with youth in both local high schools on workforce readiness, and she reported seeing first hand that teens did not understand financial principles they will need in adulthood (personal communication, July 2013). Mrs. Owens set up a meeting with VCE staff to forge a partnership as a financial education team with the goal of hosting Reality Store. Through her professional relationships, she was able to secure the support of stakeholders within the school system (personal communication, August 2013). Within a few weeks of the first conversation, a Reality Store event was scheduled at each of the two area high schools and the event planning details had begun. Both events were held in September 2013. At this point, let’s look at the details of how this case study fit into the “collaboration’s life cycle” (Rubin, 2009).

### **How did the Case Study Collaboration Follow the Collaboration’s Life Cycle?**

In this section, we will examine each phase of the “collaboration’s life cycle” and review the case study specifics regarding a new collaborative effort between VCE and the public school system for the purposes of financial education. Expanded discussion of the questions to be answered from each phase comes directly from Rubin’s book *Collaborative Leadership* (2009, p. 47-52) with some of the general discussion being based on personal experience from the case study. It is important to note that the collaboration team did not follow the collaboration’s life

cycle during the planning stages, rather as a post-event review of the collaboration effort.

Amazingly, this particular collaboration fit well into this model, answering questions in each step, and working cohesively toward the goal.

### **Cluster I: The Launch**

#### **Phase 1:**

Phase 1 focuses on the goals of the collaboration. The goal in the case study was to implement a financial literacy simulation called Reality Store in both area high schools. An equally important goal was to establish a mutually respectful working relationship with personnel in each school so as to collaborate on programs in the future. Each of the organizations represented in this collaboration brought important contributions to the table. I had the curriculum, the instructors, and the ability to organize the event. Mrs. Owens had the contacts within the school system, could reserve the school location, and recruit faculty to assist on the day of the event. When partnering with another agency, consider if the needs of each party will be met. In this instance, I desired to offer a Reality Store simulation to meet the need of financial education within the community, and the school system desired assistance with meeting SOL requirements, which this event could provide.

### **Cluster II: Developing human resources and the knowledge base**

#### **Phase 2:**

In Phase 2, the team should identify key decision makers. Key decision makers in your collaboration will be anyone who is investing time, energy, resources, and knowledge towards the common goal. The decision makers in the case study were VCE staff, school faculty and officials, and the Economics and Personal Finance instructors. VCE staff had control of simulation curriculum, providing all materials, and instructors for the event. As a faculty

member of the school, Mrs. Owens presented the idea of the simulation to school officials who could decide if the event was worthwhile enough to devote class time.

### **Phase 3:**

Phase 3 asks questions concerning research: knowledge, policy, and politics. There is significant research available regarding the need for financial literacy education for teens (JumpStart Coalition, 2008) in addition to a Virginia Department of Education mandate for Economics and Personal Finance instruction (2009). In addition to research regarding the need for financial education efforts, there is positive evaluation data supporting the Virginia Cooperative Extension financial simulation, Reality Store (Appendix C). Some of the policy to be aware of for this particular case included following volunteer requirements for in-school programs (application and background check through the Central School Board Office), as well as fitting in a time for the simulation during the appropriate time so as to support the Economics Course. Politically, it has been somewhat difficult to offer in-school enrichment curriculums to our area high schools due to a lack of existing relationships that could assist in forming a partnership. Creating a trusting relationship with an “insider” goes a long way to help get programs off the ground. This is where Mrs. Owens would be essential to the collaborative effort.

### **Phase 4:**

In Phase 4 the question of stakeholders arises. In this particular case the stakeholders were the collaborative leaders: VCE staff members, staff members of both area high schools, and the school faculty. Additionally, as per the definition from Gross and Godwin (2005), stakeholders were also individuals who stand to gain or lose from the success or failure of a system or organization. Therefore, I would expand the list of stakeholders to include local

government officials who fund Extension programs as well as public school programs, parents, students, and advisory groups such as the Extension Leadership Council.

### **Phase 5:**

Framing and recruiting is covered in Phase 5 of the collaboration's life cycle. In the case study, I began with a desire to host a Reality Store event but had no contacts within the public school system. Networking with other Extension agents, hosting a pilot event with youth within the 4-H clubs, and word of mouth ultimately led to a meeting with the Community Workforce instructor for the area high schools. Discussions concerning the common goal of financial literacy led to the formation of a partnership. As the relationship developed, the main collaborative leaders included myself, a VCE Family and Consumer Sciences agent who was experienced in hosting Reality Store, and the school faculty member, Mrs. Owens. The collaboration team was framed as a small organized group that would make the essential decisions and bring in others, only for the day of the event, with a specific task. The small group of decision makers was selected purposefully in order to maintain simplicity in decision making.

### **Cluster III: Building administrative structures and systems**

### **Phase 6:**

Phase 6 asks about the leaders, structure, roles, and rules. As stated in the discussion of Phase 5, the decision makers felt that the less people involved in the overall planning of the event, the more focused and less complicated the planning would be. This would potentially mean more responsibility would be placed on each person, however; this felt like the simplest way to begin this partnership. The roles of each person were clearly defined. The school liaison would find 15 volunteers, secure a location, confirm the date, and assist in setting up the room on the day of the event. The experienced VCE agent would provide all of the materials needed for

the simulation and offer instruction to the students during the event. I was responsible for recruiting a minimum of 5 volunteers, briefing all volunteers on their duties the day of the event, debriefing the students after each class completed the event, and compiling survey data post-event. Rules of the collaboration, per se, were not discussed. It would have been beneficial to establish a mode of “check-in” with each other concerning the progress of planning. This did happen naturally and frequently, but I can see how deadlines for specific stages of planning could have been beneficial.

#### **Phase 7:**

Phase 7 asks for an action plan developed. As discussed in Phase 6, the key stakeholders checked in by email or through face-to-face meetings throughout the planning process, when needed, and split up responsibilities such as securing the location, recruiting volunteers, readying materials, etc. In the future, a written document will be used to detail each person’s responsibility and to document progress. This will be shared by email with each group member post discussion.

#### **Cluster IV: Building a culture of collaboration**

#### **Phase 8:**

In Phase 8, Rubin suggests to begin with success. In this case, the first success included receiving buy-in from the high school economics instructors. They were given a brochure that I created that explained what the Reality Store program was and how it worked (Appendix A). With Mrs. Owens’ “blessing” on the program, both instructors enthusiastically agreed to host the event. This was the first “green light” to move forward in our planning process and solidified the collaborative plan. Immediately following, Mrs. Owens sent an email thanking the instructors

for their support of this effort. When the dates were set, an announcement was sent to the staff of the school board office, including the Superintendent of Schools, inviting them to attend.

**Phase 9:**

Phase 9 of the collaboration's life cycle poses the question of building bonds between partners. Upon the start of the collaborative effort, the only bond the collaborative leaders shared was the common goal of wanting to offer a financial simulation to teens. One day at a lunch planning meeting, we realized we shared acquaintances from our personal and professional lives. Small talk from that point increased, and there was a "friendship" formed based on these personal connections. We became more relaxed with each other and also seemed to feel a greater sense of accountability towards, and patience with, each other.

**Phase 10:**

Phase 10 covers celebrating successes. The most prominent success for this particular case was in the form of verbal praise. The day of the event, the Superintendent of Schools offered congratulations on the success of the program. At each of the two simulations, the principals visited the simulations and immediately asked to schedule dates for a larger simulation with more students. One principal even went to his office to get his calendar because he wanted to "lock in" new dates. These conversations were celebrated among the group when we convened after the simulation and recapped the day. Formal evaluations from student participation showed growth in knowledge, and photos of the day showed the youth having an enjoyable time at the event. The evaluation data and photos were shared with the economics instructors, the Extension Leadership Council, and on the bulletin board at the school board office.

### **Phase 11:**

Phase 11 poses the questions of assessing, adjusting, and reinforcing the bonds of the collaboration. By staying connected through email and face-to-face meetings throughout the planning process, the team was able to adjust duties and support the planning process. For example, Mrs. Owens originally said that she would take care of recruiting the volunteers. With the need for 20 volunteers, I did not feel she needed to recruit them all. We decided to work on this together and routinely talked about our confirmed number of volunteers to ensure that we had the appropriate amount. At times, both Mrs. Owens and I can have full schedules due to the demands of our jobs. Moving forward, we will pre-schedule “check-in” meetings.

### **Cluster V: Accountability, sustainability, and renewal**

#### **Phase 12:**

Rubin’s phase 12 asks about goal-centered accountability. I think this relates to phase 7, which is to develop an action plan. If you have a clear action plan, you should have created short term and long term goals and assigned people responsible for meeting those goals. We had routine check-in emails and meetings to see if goals were being met or if help was needed, but we did not list out short-term long term goals and who was responsible. I feel that this should be completed moving forward in the collaborative partnership since we plan to grow the program to include all graduating seniors at both area high schools.

#### **Phase 13:**

Rubin calls Phase 13, “Scaffold the change.” By this he meant, “how do you make sure that the changes you accomplish last long enough to fulfill your purpose” (Rubin, 2009, p. 51).

There are two contexts of this change as well; within your collaboration and the external change for which you have collaborated. In this case, both facilitative and targeted changes were achieved. The group was able to form, bond, and celebrate internal success. We also achieved the external goal of providing a successful financial simulation program. The proof that this program was a success was evident immediately since I was asked to provide the event to every graduating senior within the two public high schools (and to provide it twice a year versus once in order to measure improvements).

#### **Phase 14:**

Finally, phase 14 includes revisiting and renewing the mission. The mission/goals in this case study included forming a relationship with the school system and successfully implementing the Reality Store financial simulation. Upon the completion of these goals, the mission has expanded to include not only inviting the students in the Economics and Personal Finance courses, but to offer the simulation to all graduating seniors twice per year, once at the beginning and once at the end of the school year. We would also like to elicit the help of volunteers from the community such as local banks, car dealerships, mortgage lenders, etc. who may be able to offer a unique perspective into a particular educational station during the simulation. This community support will add investment into the success of the program and publicity to the efforts of both the school educators and VCE educators.

#### **Recommendations**

The essential recommendation of this report is to utilize the Collaboration's Life Cycle, or a similar model, when working in a collaborative partnership. The Collaboration's Life Cycle is a thorough, non-sequential model that will help to focus and organize a group of collaborators. It

can be used as a check-up to see how things are progressing in a collaboration or as a blueprint for organization. From my case study of a new collaboration effort between VCE and the public school system in Culpeper county, there are several things that stood out to me as important to keep in my while partnering with another organization. First, you should set small goals that are attainable and easily measurable. Thinking too big could make the group feel overwhelmed and make it hard to keep track of progress. Make clear assignments to individuals and evaluate each person's contentment and progress regularly. I feel like my group made clear assignments, but could have benefited from a defined committee meeting schedule versus only communicating "as needed." The group should make changes to the goals, the process, or to the collaborators' responsibilities, early and often to ensure success. Celebrate successes within your group and on a broad scale with stakeholders. Try to turn disappointments into lessons for further success instead of allowing them to become overwhelming or disheartening. This was not needed in this particular case study, but I have held "visioning sessions" within groups to allow the group to remember why we began collaborating in the first place. I frame the discussion for a visioning session by posing the question, "in a perfect world, what would you like this (group, event, communication, etc.) to look?" An additional recommendation would be to be the model collaboration yourself. As a collaborator, you should strive to show trustworthiness, dedication, and support to others. As a model collaborator, you should also do your best to practice good communication. Communication can be a tricky thing. In an age of electronics, texts, emails, and social media, messages can be interpreted with unintended connotations. Even in-person communication can sometimes be misunderstood. As a collaborator, you must be mindful of not only when you communicate and in what mode of communication, but of how it is going to be perceived. Finally, don't commit yourself unless you're invested in the time and energy it will

take to complete the task. We have probably all been part of planning team where someone dropped the ball on an essential element, which caused the rest of the group to “pick up the slack.” If you are unable to fulfill your duties, it is imperative to communicate that with your team and come up with a plan for how those duties can be met (either at a later deadline or by another person). While the collaboration’s life cycle will not ensure the success of your collaboration, it is an outstanding tool that provokes thought.

## **Conclusion**

Extension professionals identify community needs and often establish partnerships with individuals or agencies in a collaborative effort designed to meet a need. Collaborations can be beneficial by bringing experience, knowledge, and resources together and by reducing duplication of efforts. This report identified the Collaboration’s Life Cycle as a model for collaboration, providing 14 non-sequential phases that will help an Extension professional design and evaluate a collaborative effort. Each phase lists questions to be answered during that phase, providing direction and provoking thought. In this report a case study was discussed wherein VCE-Culpeper partnered with the local public school system in a new collaborative effort designed to bring the Reality Store financial simulation to students enrolled in the Economics and Personal Finance course. The results of this effort included the team’s internal collaborative success and external programming success. In the next phase of the collaboration, the Reality Store simulation will be offered bi-annually and expanded to include all seniors at both high schools. The Collaboration’s Life Cycle was used as an evaluation tool for this collaboration, but will be used as a planning tool in future collaboration efforts.

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# Appendix A: Reality Store Brochure Created by Cristy Mosley

## How to get involved?

Any interested group should contact the Virginia Cooperative Extension Office in Culpeper County to communicate your interest to participate.

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## Virginia Cooperative Extension

Virginia Tech  
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*If you are a person with a disability and desire any assistive devices, services or other accommodations to participate in this activity, please contact  
Cristy Mosley, Culpeper Extension Office, at 540/727-3435 x347 during business hours of 8:00 a.m. and 5:00 p.m. to discuss accommodations 5 days prior to an event.  
\*TDD number is (800) 828-1120.*



An Interactive Financial Simulation Based on the Standards of Learning (SOLs) for Students in Grades 9-12

Developed by:  
Virginia Cooperative Extension

## What is Reality Store?

The "Reality Store" is a real world money management simulation designed specifically for teens. The purpose is to help teens become more aware of the financial demands they will encounter in the real world.

In this simulation, teens are introduced to concepts such as:

- making wise financial decisions,
- considering costs and benefits,
- using mathematical applications in real life situations,
- balancing a budget and a bank account,
- exploring career choices and education,
- and understanding how lifestyle decisions affect an individual's finances.



## Why is this program needed?

Between the ages of 14 and 20, young people make critical decisions that affect the course of their whole lives. Research shows that young people with specific workforce goals significantly improve their chances for success in the adult world over youth without career plans.

Teens who participate in Reality Store will become aware of their need for basic financial planning and be encouraged to set educational and career goals.



## How does it work?

On the day of the simulation, teens are randomly assigned an occupation, salary and family situation. Their task is to visit stations around the room and decide how they will spend their income. Stations represent typical spending categories. Students must make choices on wants versus needs as they make their way around the room to pay their "bills".

## Stations:

Students make financial management decisions while visiting each of the following stations:

Uncle Sam	Bank
Grocery	Utilities
Communications	Child Care
Medical / Dental	Housing
Personal Care	Clothing
Entertainment	Furniture
Transportation	Credit Card
Contributions	S.O.S
Supplemental Income	Crystal Ball
Insurance	Student Loans
Consequences	Ticket



Training and materials will be provided by  
Virginia Cooperative Extension

## Appendix B: Photos from the Reality Store Simulation



## Appendix C: 2012 VCE Impact Statement on Financial Literacy

VCE Financial Literacy Impact Statement, 2012  
Compiled by Jill Garth, Extension Agent, Family and Consumer Sciences

### Relevance

According to the Jump \$tart Coalition which conducts a bi-annual survey of financial knowledge among high school students, financial literacy among teens has fallen to its lowest level with a score of 48 percent. American college graduates are slightly more financially literate with a score on the same exam of 65 percent. Only 25 percent of young adults are graduating from college. This means that 75 percent of adults are likely to lack skills to make educated financial decisions. Virginia schools understand the importance of financial education among students and are requiring students entering ninth grade in fall 2011 to take one unit of credit in economics and personal finance to graduate with a standard or advanced studies diploma.

### Response

VCE uses several approaches and programs to educate youth and increase the financial capacity of Virginia's youth. The program's goal is to educate students about sound money management skills and the financial planning process and to help them begin to develop positive behaviors that are necessary to attain financial maturity and achieve a secure future. VCE offered Reality Store simulations, Kids Marketplace simulations, NEFE High School Financial Planning programs, Real Money Real World and Camp Millionaire. Each of these programs offers hands-on learning in an environment that correlates to Standards of Learning and educational mandates.

### Results

Twenty-one Extension Educators reached 7,079 youth through educational programming. Agents reported that 479 volunteers contributed 2,483 hours to youth financial education efforts equating to \$56,115.80 value (at a rate of \$22.60/hour) of volunteer time. The actual numbers are likely much higher as several agents did not provide volunteer data.

Students completing Reality Store end of program evaluations yielded the following results: 92% of youth felt the program increased their awareness of making smart financial decisions, and 61% felt there was a clear relationship between their performance in school, participation in community activities and their future occupation. Follow-up data with these same participants yielded the following results with one student saying "I watch how much money I spend and how much things cost": 74% said the program increased their knowledge of budgeting money, 75% said that Reality Store increased their knowledge of making wise financial choices and 71% of participants said the program taught them the value of completing higher education.

The following results are from students completing Kids Marketplace evaluations: 84% learned about using money, 82% learned to choose what they need with their money, 71% learned how to give up one thing to choose another, 74% indicated the program gave them new ideas on how to handle money in the future. Furthermore, students provided the following comments at the conclusion of the event: "It gave me a chance to think about what I was going to do with my money and life," "That it brings you into reality and you get to see what your parents go through," "What I like about the Kids Marketplace is that we had to take responsibility and spend our money wisely," "What I liked about Kids Marketplace is that I was able to learn a lesson of buying the things you need first instead of your wants so you are able to have money for something else."

Finally, results from the Camp Millionaire three month follow-up evaluation include: 67% of participants had written financial goals and a spending plan, 67% had used a shopping and saving list and 56% had opened a savings account.

### Relevance

According to the Jump \$tart Coalition which conducts a bi-annual survey of financial knowledge among high school students, financial literacy among teens has fallen to its lowest level with a score of 48 percent. American college graduates are slightly more financially literate with a score on the same exam of 65 percent. Only 25 percent of young adults are graduating from college. This means that 75 percent of adults are likely to lack skills to make educated financial decisions. Virginia schools understand the importance of financial education among students and are requiring students entering ninth grade in fall 2011 to take one unit of credit in economics and personal finance to graduate with a standard or advanced studies diploma.

## **Appendix D Submission Draft: for the Journal of Extension**

### **A Collaboration's Life Cycle: Partnering for Enhanced and Broader-Reaching Extension Programming**

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## **Introduction**

It is common practice for Extension professionals to partner with other community agencies to meet a common educational goal (Virginia Cooperative Extension, 2013). This article reviews a model of collaborative community partnerships that can be utilized as a tool for organization, or examination, of a collaborative effort. Rubin's (2009) "collaboration's life cycle" was used as a means for examining a new collaboration between Cooperative Extension and two local high schools who partnered for the purpose of improving financial literacy.

## **What Is a Collaboration and Why Is It Important?**

A collaboration can be defined as "a mutually beneficial relationship between two or more parties who work toward common goals by sharing responsibility, authority, and accountability for achieving results" (Chrislip & Larson, 1994, p. 5). It is important to note that collaboration is purposeful; it involves a relationship, and the parties voluntarily choose to engage in the process (Rubin, 2009). There are many challenges when bringing a group of people together for the purposes of collaboration, however the value that it adds can be tremendous. Each individual has their own experiences, knowledge, and perspectives which can make for better and more creative decisions (Chrislip, 2002).

## A Model for Collaboration

Rubin's (2009) "collaboration's life cycle" is a 14-step model that outlines the process by which a successful collaboration can be formed (Figure 1). It can be used as a tool for planning and for evaluating the strengths and needs of an existing collaboration (Rubin, 2009). The cycle includes detailed steps that walk you through the actions to be made. According to Rubin (2009), these steps can be organized into five clusters of activities (Table 1). Each of these clusters covers one or more phases of the collaborative cycle. If one of these clusters is weak or left out, the collaborative effort will suffer.

Figure 1. Collaboration's life cycle.



Note. Republished with permission of SAGE Publications, Inc., from Figure 7.4, "Collaboration's Life Cycle," by H. Rubin, *Collaborative leadership: Developing effective partnerships for communities and schools* (2<sup>nd</sup> ed.), p. 46, 2009; permission conveyed through Copyright Clearance Center, Inc.

Table 1

*Clusters and questions associated with the phases of Rubin's (2009) "collaboration's life cycle"*

Cluster	Phases	Questions to Answer
The Launch.	1	<p>What do you want to achieve?</p> <p>Will the goal be best achieved through collaboration?</p> <p>How and why will a collaborative approach help your goals?</p> <p>Are you invested in time and energy needed to complete the task?</p>
Developing human resources and the knowledge base.	2-5	<p>What are the outcomes you expect?</p> <p>Who are the essential decision makers?</p> <p>What is the research available?</p> <p>Who are the stakeholders involved?</p> <p>What is the knowledge, policy, and politics affecting the collaboration?</p> <p>How should you frame your collaboration?</p> <p>How will you recruit</p>
Building administrative structures and systems.	6-7	<p>Who are the leaders in the collaboration?</p> <p>What is the structure, roles, and rules?</p> <p>Was an action plan developed?</p>
Building a culture of collaboration.	8-11	<p>Did you begin with a success?</p> <p>Have you paid attention to building the essential bonds between collaborators?</p> <p>Have you celebrated success?</p> <p>Have you assessed, adjusted, and reinforced bonds?</p>
Accountability, sustainability, and renewal.	12-14	<p>Do you have goal centered accountability?</p> <p>How do you measure progress?</p> <p>Did you scaffold the change?</p> <p>Did you accomplish a facilitative change; form a successful collaboration effort?</p> <p>Did you accomplish a targeted change; accomplish the external goal of the group?</p> <p>Did you revisit and renew the mission?</p>

## The Collaboration's Life Cycle in Action – A Case Study

In February of 2009, the Virginia Board of Education unanimously approved a one-credit course in business and personal finance as a requirement of high school graduation. The Economics and Personal Finance Standards of Learning, approved November of 2009, states that “students need a strong foundation in economics and personal finance to function effectively as consumers, workers, savers, investors, entrepreneurs, and active citizens” (Department of Education, 2009, para. 1). A business and personal finance course, with an online component, was made available to students in Culpeper County, Virginia, beginning with the 9<sup>th</sup> grade class in 2011-2012, to be completed prior to graduation.

In 2013, Virginia Cooperative Extension was asked by a school faculty member to partner with the instructors of this course at both area public high schools in order to deliver the Reality Store financial simulation. Reality Store is a real world money management simulation designed specifically for teens (Virginia Cooperative Extension, 2013). The purpose of this program is to help teens become more aware of the financial demands they will encounter in the real world. Although this program had been around for over a decade, VCE – Culpeper Unit had never hosted this event until now.

Over the course of planning and implementing this brand new collaborative effort, the interaction was ideal. The group had similar vision, planned a well-received event with little stress over personality or programming differences, and was asked to repeat the program on a bi-annual basis. To reflect on this process, a personal evaluation using the collaboration's life cycle was conducted. This particular collaboration could answer the questions suggested in each of the 14 phases of the model (Table 1). It should be noted that many collaborations do not turn out this way. More often than not, there will be hurdles to overcome. When embarking on a collaborative effort, utilization of the collaboration's life cycle can keep you on track throughout the partnership.

## Recommendations

The essential recommendation of this report is to utilize Rubin's (2009) collaboration's life cycle, or a similar model of collaboration, as a tool to help stay focused throughout the partnership. Additional recommendations include:

1. Set small goals that are attainable and easily measurable.
2. Make clear assignments to individuals and evaluate each person's contentment and progress regularly.
3. Make changes to the goals, process, or collaborators' responsibilities early and often to ensure success.
4. Celebrate successes and try to turn disappointments into lessons for further success.
5. Be the model collaborator yourself. Show trustworthiness, dedication, and support to others.
6. Practice good communication and remember to evaluate internal and external success.

7. Finally, don't commit yourself unless you're invested in the time and energy it will take to complete the task.

## Summary

This report was able to identify the terms associated with collaborative partnerships, identify the collaboration's life cycle as a model for collaboration, examine the need for financial education for teens, and walk through a case study that showcases a collaboration effort between Extension and the local public school system. The results of this effort included the team's internal collaborative success and external programming success. Future collaborations are being planned as a result of these successes.

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## Abstract

Extension professionals partner with other community agencies to meet common educational goals. This article reviews a model of collaboration that can be utilized as a tool for organization of a partnership. Rubin's (2009) "collaboration's life cycle" was used as a means for examining a new collaboration between Cooperative Extension and two Virginia high schools who partnered

for the purpose of improving financial literacy. This report will discuss the collaboration's life cycle and walk through a case study that showcases a financial education collaboration.

### **Keyword List**

collaboration, partnership, financial education, Reality Store