

Get a Life

STUDENT FINANCIAL EDUCATION PROGRAM

ANNUAL REPORT | ACADEMIC YEAR 2024-2025



A PROGRAM OF THE
WEST VIRGINIA STATE
TREASURER'S OFFICE

LARRY PACK,
WEST VIRGINIA STATE TREASURER

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A Letter from West Virginia State Treasurer Larry Pack

As your 26th State Treasurer of West Virginia, one of my top priorities is the financial wellness of our state and its great people.

That means being a responsible leader for the state's finances, but it also means going beyond boardrooms and spreadsheets. I believe my office plays a key role in supporting and uplifting West Virginians with personal financial education opportunities. From planning for retirement to saving for education to learning money management strategies, my office provides valuable services and information to give all citizens an opportunity to be more financially secure.

This past academic year, our financial education specialists visited more than 140 West Virginia schools, reaching more than 16,000 students with our unique **Get a Life** budget simulation. This impactful activity helps students understand real-life budget scenarios and shepherds them through making difficult financial decisions.

Additionally, hundreds of volunteers helped bring this activity to life in their community schools this year by helping students purchase cars, homes, insurance and more.

As I look ahead to the 2025-2026 academic year, I'm excited to release a redesign of the **Get a Life** activity and re-engage students with updated options. It's my goal to expand our financial literacy support to high schools and be a financial wellness resource for all ages.

When we come together to focus on financial education initiatives, we move beyond the individual and add value to the entire community. Good budgeting is a foundation for a good life.

Sincerely,


LARRY PACK
WEST VIRGINIA STATE TREASURER





What We Do

For almost two decades, the West Virginia State Treasurer’s Office has empowered West Virginia students with personal financial education through its one-of-a-kind **Get a Life** budget simulation.

Targeting eighth grade middle school students, the Treasurer’s staff visits *more than 140 middle schools* and reaches *more than 16,000 students* annually with this impactful activity.

During the State Treasurer’s **Get a Life** activity, students are launched into the future where they have graduated high school and have full-time jobs. Whether they live alone, have spouses, or have children, all students have bills to pay! Students will travel to each station to buy homes, cars, food, and other needs and wants. They fill out ledger sheets as they shop and budget for their monthly expenses.

A unique feature of this program is that each student will have the opportunity to “go back to school” and get additional professional training to obtain an advanced degree or certification. This opportunity to “Level Up” their education allows them to earn more money and see how that changes their monthly budget.

Local community volunteers help the students make their purchases at each station and offer unique perspectives as students gain real-world experiences.

Program highlights include:

- It teaches basic math skills and problem-solving techniques
- It helps students understand needs vs. wants
- Students make it competitive and have fun while learning
- Students gain skills to make better financial decisions
- Students learn how higher education will advance their career goals and family income
- Local business leaders volunteer to help create a realistic environment for the students

Since it was created in 2008, **Get a Life** has helped tens of thousands of middle school students. In 2009, **Get a Life** was part of a nationally recognized program that received an Excellence in Financial Literacy Award (EIFLE) from the Institute for Financial Literacy. In addition, it was part of a program selected two years in a row as a regional finalist for the Council of State Governments Innovations Award.



Who We Reach

In the 2024-2025 academic year, the State Treasurer’s two financial education specialists visited 148 schools and reached more than 16,000 students.

This year and last year were tied for the most schools visited since the program was created in 2008. The target audience of **Get a Life** is West Virginia eighth grade students; however, the outreach team accommodates requests from high schools and other organizations whenever possible.

Summary of Public Middle School Outreach

COUNTY	PUBLIC MIDDLE SCHOOLS	ADDITIONAL EVENTS	COUNTY	PUBLIC MIDDLE SCHOOLS	ADDITIONAL EVENTS
BARBOUR	3	-	MINERAL	0	-
BERKELEY	6	3	MINGO	6	1
BOONE	1	-	MONONGALIA	4	-
BRAXTON	1	-	MONROE	2	-
BROOKE	0	-	MORGAN	2	-
CABELL	4	-	NICHOLAS	2	1
CALHOUN	1	-	OHIO	2	-
CLAY	0	-	PENDLETON	1	-
DODDRIDGE	1	-	PLEASANTS	1	-
FAYETTE	4	1	POCAHONTAS	2	-
GILMER	1	-	PRESTON	5	-
GRANT	0	-	PUTNAM	4	1
GREENBRIER	2	-	RALEIGH	5	-
HAMPSHIRE	2	-	RANDOLPH	1	-
HANCOCK	1	-	RITCHIE	0	-
HARDY	2	1	ROANE	3	-
HARRISON	5	1	SUMMERS	1	-
JACKSON	2	-	TAYLOR	1	-
JEFFERSON	4	-	TUCKER	1	-
KANAWHA	11	3	TYLER	0	-
LEWIS	2	1	UPSHUR	1	-
LINCOLN	2	-	WAYNE	4	-
LOGAN	3	1	WEBSTER	1	-
MARION	5	-	WETZEL	2	-
MARSHALL	2	-	WIRT	0	-
MASON	4	-	WOOD	3	2
MCDOWELL	1	-	WYOMING	8	-
MERCER	0	-	TOTAL EVENTS: 148		

“**[Get a Life]** helped me figure out how much things really cost and opened my eyes to the world.”

STUDENT FROM MARSHALL COUNTY

“**[Get a Life]** helped me understand that being an adult is hard!”

STUDENT FROM WETZEL COUNTY

“**[Get a Life]** is a great tool to help students learn real-life financial responsibility in a fun, engaging way... As a business representative, I value the chance to work with schools and introduce students to the importance of financial responsibility.”

BUSINESS VOLUNTEER

“**Get a Life** has made me realize that you should take care of all your needs before you spend on your wants, and that college can help get a higher paying job.”

STUDENT FROM MARION COUNTY

“Hosting the **Get a Life** program is so eye-opening year after year! I watch 8th graders mature right in front of me. They begin to connect their choices with real-life consequences, and it pushes them to think beyond middle school and into the financial responsibilities of the real world.”

TEACHER FROM KANAWHA COUNTY

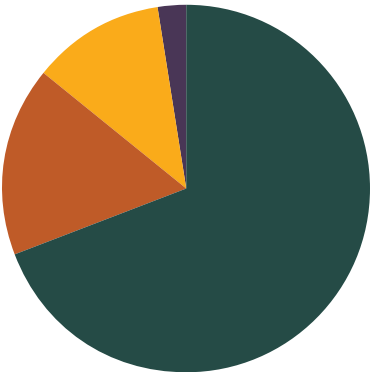
“This program gives each child the opportunity to simulate real-life managing, prioritizing, and problem-solving. The audible realizations that adulting isn’t as easy as it seems, and that lifestyles are predicated on choices they make, make it palatable. Great program!”

BUSINESS VOLUNTEER

Post-Assessment

During the 2024-2025 academic year, a total of 1,758 students completed a voluntary post-assessment survey*. Some of the results are highlighted below:

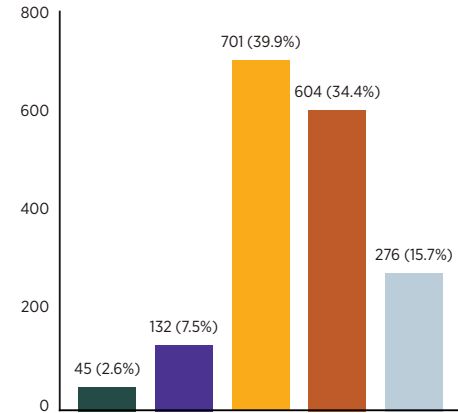
What are your plans after high school?



After high school, 69.3% of students plan to attend college. Additionally, 16.6% intend to enter the workforce immediately.

- College (69.3%)
- Trade/Vocational School (11.7%)
- Get a job (16.6%)
- Certification (2.4%)

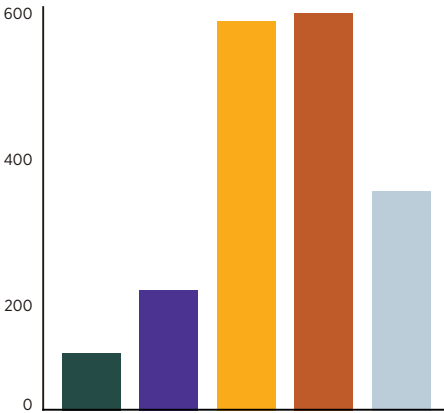
What is your comfort level with a monthly budget?



When rating their comfort level with monthly budgeting on a scale of 1 to 5, 39.9% of students (701) selected level 3. This was closely followed by 34.4% (604 students) who rated their comfort at level 4.

- 1
- 2
- 3
- 4
- 5

How confident do you feel about your ability to manage your own finances?

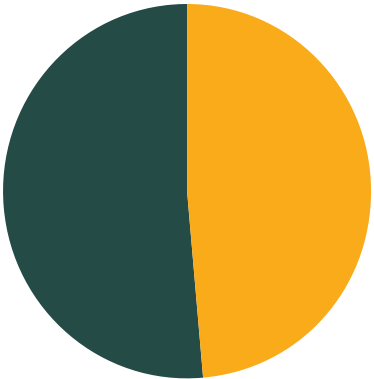


When asked to rate their confidence in managing their own finances on a scale of 1 to 5, the highest percentage of students (33.5%, or 589 students) selected level 4. This was closely followed by 32.9% (578 students) who rated their confidence at level 3.

- 1
- 2
- 3
- 4
- 5

*Assessment questions developed in partnership with WVU Extension Services.

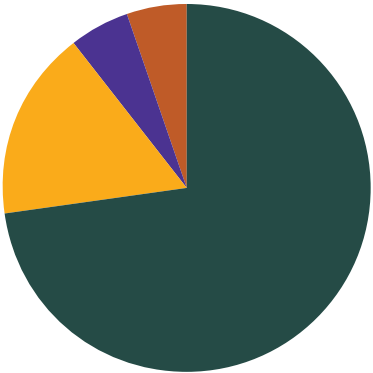
Has participating in Get a Life changed your mind about your future plans?



When asked if participating in “**Get a Life**” changed their future career plans, 53.4% of students responded “No,” indicating their plans remained unchanged.

- Yes - 896 (46.6%)
- No - 939 (53.4%)

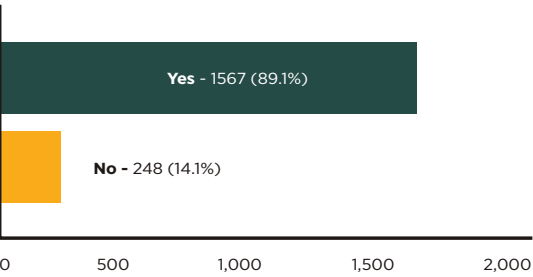
What are some changes you can make at home to help with your family’s budget?



When asked about actions to support their family’s budget, 72.9% of students selected “all of the above.” The options included turning off lights when leaving a room, using less water during showers, and using their allowance to contribute toward wants and needs.

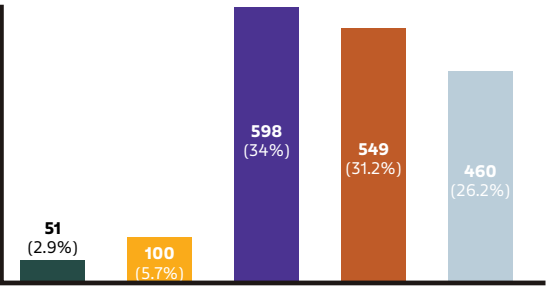
- Turn off the lights when you leave a room.
- Use your allowance to help pay for some of your wants/needs
- Use less water while taking showers.
- All of the above.

After completing the Get a Life program, would you save and/or invest the money you have remaining after your paying your bills?



When asked if they would save or invest any money remaining after paying their bills, 89.1% of students responded “Yes,” indicating a strong intention to manage leftover funds responsibly.

After obtaining higher education (in the Get a Life activity) did budgeting your money become easier or more difficult?



When asked how budgeting money changed after obtaining higher education, 34% of students (598) rated their comfort level as 3 out of 5. This was closely followed by 31.2% (549 students) who rated their comfort at level 4.

- 1
- 2
- 3
- 4
- 5

How We Do More

In the 2025-2026 academic year, the State Treasurer’s Office will launch a much-anticipated redesign of the **Get a Life** budget activity. The successful program will now have a modern look with vibrant colors, coordinating images and updated information. There will also be new features such as a lucky leprechaun chance card, a spin wheel for students visiting the doctor’s office, and the rebranded “Level Up” table for students to advance their careers. The goal is to re-engage students with these updated options.

Additionally, there is a new, easy-to-navigate section of the wvtreasury.gov website highlighting **Get a Life** and other financial education efforts.

If you would like more information on **Get a Life**, financial education and personal savings programs, subscribe to our newsletter for business leaders, school educators, and community volunteers. Go to wvtreasury.gov for more information.



Our Team

Katie Holstein, Financial Education Specialist

Katie presents the **Get a Life** program to students in 30 counties in the central and southern regions of West Virginia. Katie has been a financial education specialist with the office since 2021. Before taking on her current role, Katie worked in the Treasury’s Banking Services Division. She started her career as a teacher in Boone County and graduated from the University of Charleston with a degree in early childhood development.

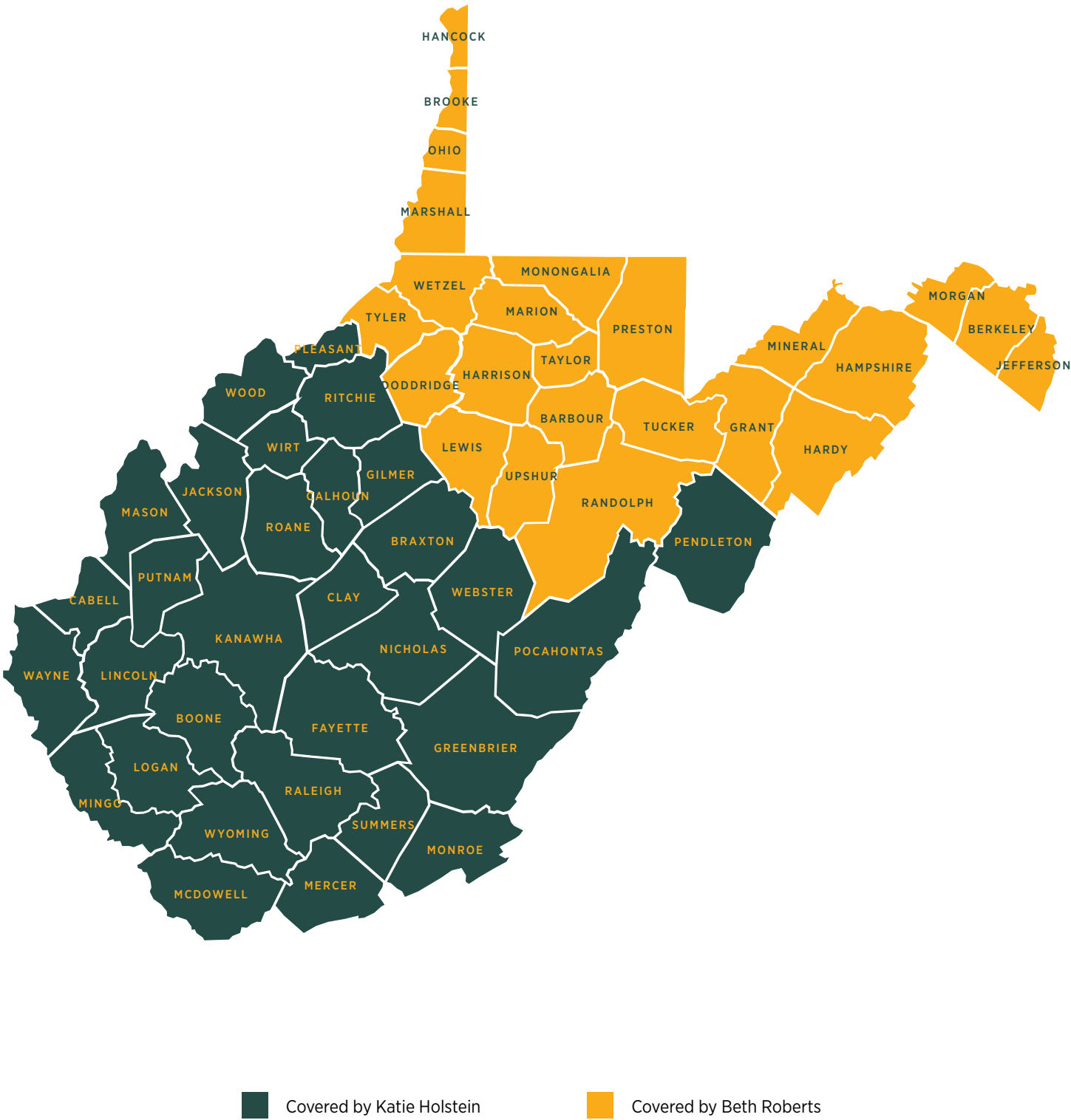
Beth Roberts, Financial Education Specialist

Beth presents the **Get a Life** program to middle and high school students in 25 designated counties in the northern and eastern regions of West Virginia. Before joining the State Treasurer’s Office in 2023, Beth served as a teacher and school counselor in Jefferson, Berkeley and Monongalia counties. She is a National Board-Certified Counselor and was recognized as the 2016 Berkeley County Schools Counselor of the Year. Beth attended both Concord University and West Virginia University.

Gina Joynes, Assistant State Treasurer of Marketing and Financial Education

Gina works closely with the office’s public programs to guide marketing, public outreach, and financial education efforts. She currently serves as a member of the National Association of State Treasurer’s Financial Education Directors Caucus. Before joining the State Treasurer’s Office in 2009, Gina was an award-winning news anchor and statewide television correspondent. She spent more than a decade as a broadcast journalist in several states. She is a graduate of Ohio University’s E.W. Scripps School of Journalism.

Team Coverage Area



Thank you!

THANK YOU to ALL **Get a Life** program volunteers, including volunteers from the following organizations:

BECKLEY-RALEIGH COUNTY CHAMBER OF COMMERCE

CITIZENS BANK

HARRISON COUNTY CHAMBER OF COMMERCE

HUNTINGTON BANK

JEFFERSON COUNTY CHAMBER OF COMMERCE

PUTNAM COUNTY CHAMBER OF COMMERCE

UNITED BANK

WESBANCO

WEST VIRGINIA NATIONAL GUARD - FUTURE LEADERS PROGRAM

WEST VIRGINIA UNIVERSITY EXTENSION

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FINANCIAL SKILLS FOR THE REAL WORLD



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