

**Woodlands Bank  
Sponsors Financial Literacy Programs for  
Students of Clinton & Lycoming Counties**



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The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of Woodlands Bank, all students in grades 3-12 can have full access to the Personal Finance Lab, free of charge. This world-class, online platform and curriculum

includes the Personal Budgeting Game, Online Learning with certifications in Personal Finance, along with the Investing Challenge.

We now offer 4 quarter semester and 2 full semester programs with competitions. Students can learn by using the curriculum & lessons along with playing both the budgeting & investing simulations. The platform provides lessons, assignments and grading for seamless teacher management as well as the superior gamification of the Personal Budgeting Game & Investment Challenge.

The competitions are held in the classroom, both county-wide and state-wide. Schools can sign up for our Budgeting & Investing competitions at [www.penncfl.org](http://www.penncfl.org).

More information about the Woodlands Bank Personal Budget Competitions & Investing Challenge can be found at <https://www.penncfl.org/lycomingcounty>.

Woodlands Bank is a local community bank with headquarters in Williamsport, PA. Woodlands Bank offers consumer and commercial banking and trust services in both Lycoming and Clinton Counties. For more information about Woodlands Bank, please visit [www.woodlandsbank.com](http://www.woodlandsbank.com).

The Pennsylvania Council on Financial Literacy (PennCFL) exists to prepare the next generation to rise up! Many in society today suffer financially due to the lack of financial management skills & a “minimum wage” mindset. We strive to change the future by offering all Pennsylvania students in grades K -12 with Personal Finance education, Personal Budgeting & Investing challenges, along with Entrepreneurship skills that will help them thrive in the workforce & in life.

PennCFL is a 501(c)3 organization and approved by Pennsylvania’s Department of Community & Economic Development as an Educational Improvement Organization. The PennCFL competitions and programs result in over 20,000 student registrations in Pennsylvania. Training and support are provided to hundreds of teachers. We showcase exceptional talent from business, education and government.

Our entrepreneurship program, Dream-Learn-Pitch, allows students to learn through our online curriculum, at our entrepreneurship conferences or independently with their teachers. Students can upload their Business Pitch to win prizes up to \$10,000 and additionally, up to \$40,000 in college scholarships. See [www.dreamlearnpitch.org/terms--conditions](http://www.dreamlearnpitch.org/terms--conditions) for details.

For more information, please contact Vice President Carolyn Shirk at [CShirk@PennCFL.org](mailto:CShirk@PennCFL.org) / 570- 975-5149 or Chief Communications Officer Eric Attinger at [EAttinger@PennCFL.org](mailto:EAttinger@PennCFL.org) / 570-556-7913 .