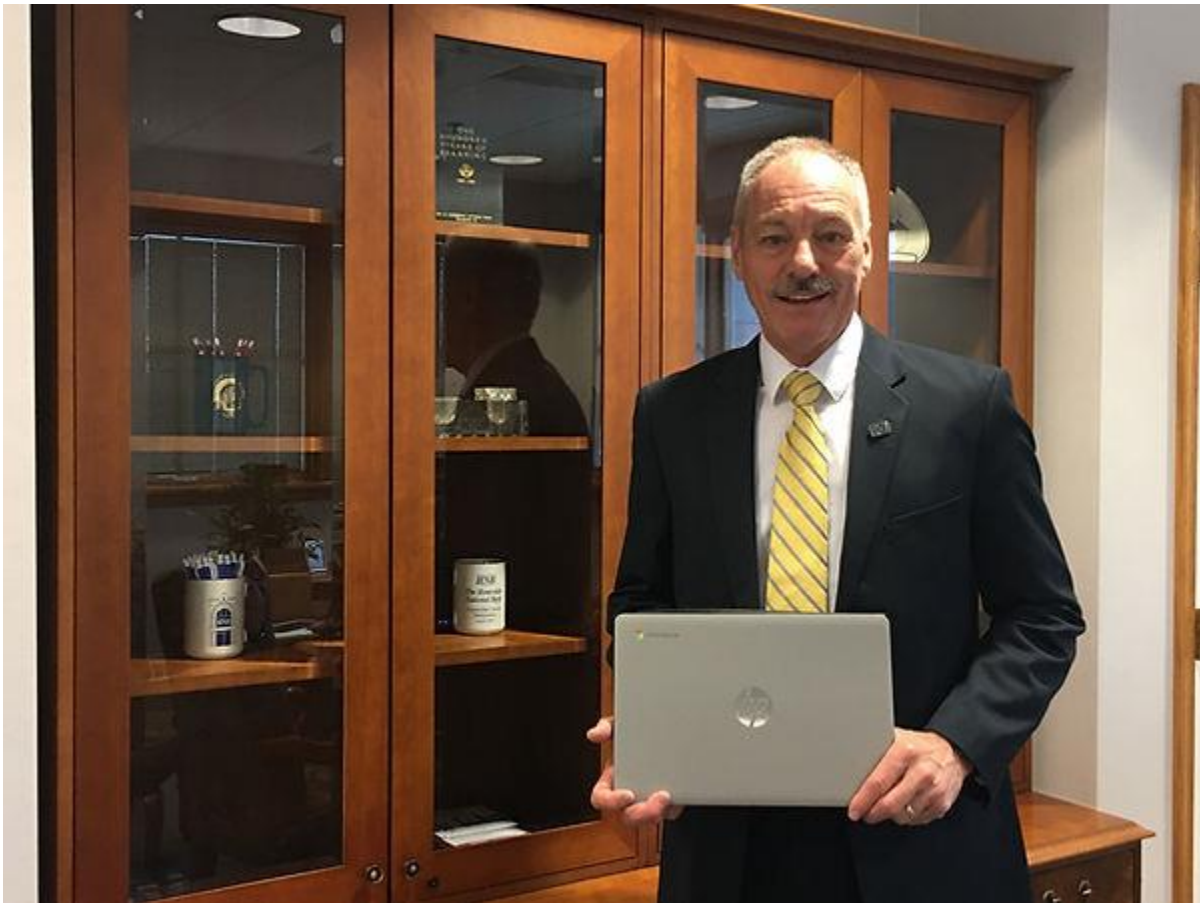


**Honesdale National Bank  
Sponsors Financial Literacy Programs for  
Students of Susquehanna & Wyoming Counties**



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556-7913*

The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of Honesdale National 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 Honesdale National Bank Personal Budget Competitions & Investing Challenge can be found at <https://www.penncfl.org/susquehannawyoming>

The Honesdale National Bank, established in 1836, holds the distinction of being the area's oldest independent community bank headquartered in Northeastern PA, with twelve offices in Wayne, Pike, Susquehanna, Lackawanna, and Luzerne Counties. The Honesdale National Bank offers personal banking, business banking and wealth solutions. For more information on HNB's products and services, visit [www.hnbbank.bank](http://www.hnbbank.bank).

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 .