

Park City Credit Union Encourages Teens to Play Money Mission



When it comes to understanding how to manage a checking account or how a credit card works, the National Endowment for Financial Education (NEFE) reports that American teens get a failing grade. Many attempts to promote financial literacy from different sources have failed, not because they weren't good lessons, but because they were unable to engage the group who could stand to learn the most.

Enter Money Mission. Money Mission is an online simulation, available to play through Park City Credit Union, that teaches real life financial skills. Teens create an avatar and live, work and make real life financial decisions in the game's simulated village, Mission Heights. Money Mission gives youth an opportunity to consider the financial obligations they face and how they will deal with them in real life.

During each playing session, players are encouraged to make a wide range of decisions, including buying a car, trading stocks, and holding down a job. The choices players make are tied to their avatar's happiness meter, a barometer designed to demonstrate how good financial decisions require life balance. Those who navigate this simulated world successfully will have a chance to win a scholarship.

This is the only financial literacy tool in the marketplace that fulfills the need for financial education within an interactive, online competitive gaming environment that also rewards players with scholarships to pursue a post-secondary education.

"Being able to offer this fun, educational tool fits well with our commitment to our communities, and our goal to provide partnership with high schools and middle schools for financial literacy projects," said Park City C.U. President/CEO, Val Mindak. "It's a nice addition to our Merrill High School branch, where we actively promote awareness and education regarding financial products and services," she added.

High school juniors and seniors are encouraged to sign up to play Money Mission at www.parkcitycu.org. They will join teens across the country who are competing for scholarships.

Park City Credit Union is a member-owned financial cooperative currently serving approximately 23,000 members. PCCU was founded in 1937 and for over 73 years has provided financial products and services to its members. Currently Park City Credit Union provides membership to those who live or work in Lincoln, Oneida, Vilas, Iron, Price, Taylor and Marathon Counties as well as portions of Langlade County. Branch operations are located currently in Merrill, Tomahawk, Minocqua and Rhinelander and at the Merrill High School. Visit their online branch to learn more about Park City Credit Union at www.parkcitycu.org.

Historically, credit unions have provided attentive service, better rates, and lower fees, and have exhibited a strong commitment to the local community. Park City Credit Union strives to empower members by helping them make good financial decisions, and benefits the local community by striving to keep funds local. Money Mission is another example of Park City Credit Union's commitment to our community. With the increasing complexity of financial matters, it is imperative that teens learn how their financial decisions impact their lives, their happiness, their wallets, and their futures.