THESTATE



Mind Your Own Business

Students are operating banks and cafés in our public schools. Welcome to modern education. It's the real word.

BY THERESA GAWLAS MEDOFF

nlike most high school students, Lauren Camp doesn't spend her lunch period gabbing with friends in the cafeteria. Instead, you'll find the Appoquinimink High School sophomore at a teller station at the in-school Wilmington Trust (an expected merger with M&T Bank had not been completed at press time), one of numerous student-run enterprises at the high school, which opened in 2008.

The school's "Main Street" also includes a café, school store and a laundry service operated by developmentally challenged students.

When planning its new school, Appoquinimink School District did a lot of research into the design of 21st century schools because it wanted "to seize the opportunity to incorporate into our design better ways to deliver the curriculum," says outgoing superintendent Tony Marchio. The district found that many traditional public schools are using schoolbased enterprises to tie curriculum to the real world.

"A lot of high school kids don't make the connection between high school and the world of work," Marchio says. "We wanted to make that connection really obvious. We believe that if the curriculum is relevant it leads to greater rigor. And the students enjoy rolling up their sleeves and learning these quite sophisticated skills." The ventures have been so successful at Appoquinimink, Marchio adds, that the district decided to retrofit its Middletown High School for a bank, café and store.

School-based enterprises (SBEs) are actual businesses run by students under the direction of teachers. Most serve the school community, but in some cases school businesses reach out to the larger community as well. The students who work at Appoquinimink's in-school bank, for example, also visit nearby Bunker Hill Elementary School weekly to take deposits from students there who have savings accounts at Wilmington Trust. Renee Sealy, school finance secretary at Appoquinimink High School, does all of the school's banking at the in-school bank. "It makes life easier for me. It's hard to find the time to go out to the bank during the day," she says. "And the students are great. They are knowledgeable about what they are doing, and they are very conscientious."

Student bank teller Camp says she enjoys teaching her peers about banking and financial management. She plans a career in banking and the work experience she is getting, combined with her courses in banking, is giving her a head start in that direction.

While people often tend to stay longterm with the first bank they use, gaining customers was not Wilmington Trust's motivation for opening the in-school bank, says Louise Frock, vice president of mar-



keting. "We're not looking at it as a way to make money. It's what the students are getting out of it that interested us. The earlier people learn about managing their finances the better," she says. "It also gives students an opportunity to work and gain insight firsthand into how a bank works."

Appoquinimink's bank is one of a handful of in-school banks and credit unions in the state. Wilmington Trust began operating an in-school bank at Dover High in 2001, and just recently opened one at Middletown High School. For the past two years, Newark High School has had a fullservice Louviers Credit Union onsite with student tellers working under the supervision of a Louviers employee.

"This year there is more awareness at school about the credit union's existence, so we are seeing a big growth in the number of staff and students doing their banking here," says Newark business teacher





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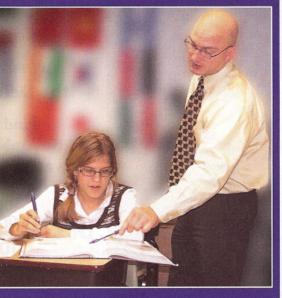
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Kristin Gamgort. "The students who work at the credit union are able to take the theory that they've learned and apply it hands on. They also learn the importance of attendance and being on time to work."

Although Delaware has added three inschool banks or credit unions in the past year, they are still a rarity. According to a 2010 article in USA Today, in the entire United States there are only several dozen in-school banks operating. Credit unions are more plentiful, with an estimated 324 in-school credit union branches.

School stores are by far the most common form of SBE in Delaware: 26 public high schools and 5 public middle schools have student-run stores, according to an informal survey taken by Lisa Stoner-Torbert, education associate for business, finance and marketing at the Delaware Department of Education. Woodbridge High School has a Day Care Center, she adds, and Laurel High School plans to open an afterschool Internet café in its cafeteria.

Most non-vocational-technical high schools lack the commercial kitchens necessary for student-run cafés, but Mount Pleasant is a prominent exception. The Knight's Café there has been open for 24 years, according to culinary arts teacher Christine Kirkpatrick.

"There is a huge job market in culinary arts, straight out of high school or after culinary arts school," Kirkpatrick says. She has had students go on after high school to graduate from Johnson & Wales and the Culinary Institute of America. And while most of the students working in the school's café will not pursue careers as chefs, they are still learning valuable life skills. "A lot of these kids are so accustomed to McDonald's, Burger King and fast food that they don't know what food looks like in its raw state. It's a big eye opener for them," Kirkpatrick says.

Working in an SBE is not required by state standards—there are far too few of them to make that possible—but the opportunity complements well some of the options for the Career Pathways courses that Delaware students are required to take, Stoner-Torbert says.

Beginning with this year's graduating seniors, all Delaware public school students must take three sequential courses in a Career Pathway in order to graduate. The requirement was continued on page 134 "The best part about Independence is the access to great academics that challenge the children appropriately, along with the exposure to so much more in the way of the arts, academic clubs, and sports."

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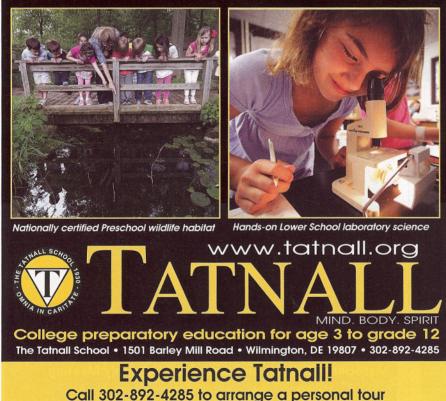
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part of more rigorous graduation requirements adopted by the Delaware State Board of Education in 2006. Career Pathways can be a Career and Technical Education Pathway, an Academically Focused Career Pathway, or a combination of the two.

Pathways options differ from school to school, but might include, for example, marketing, accounting, animal science, early childhood education, human resources, environmental engineering and national security. Naturally, not all Career Pathways have associated SBEs, but the teachers in charge of SBEs try to incorporate as many different pathways as they can.

The Cat Café (the school's mascot is a jaguar) at Appoquinimink High School sells morning coffee and pastries daily to teachers as well as serving lunch in the café one day a week to teachers and one day to students. The café relies primarily on culinary arts students, who order the supplies, plan the menus, prepare the food and serve the meals. But culinary arts instructor Margaret Mann also has enlisted fashion students to help design the French-themed café's decor and make the curtains. The school's student-run laundry, Dirty Business, washes all the chef's coats and aprons.

Alexis I. duPont high school business teachers Charles Schneider and Thomas Tabb solicit the talents of students in accounting, marketing and administrative services to run Tiger's Den, the school store that opened three years ago. "We have made classes overlap with the school store so kids get to see their ideas put into practice," Schneider says. A classroom marketing project, for example, required students to create a design to be used on T-shirts and sweatshirts and then to contact vendors to price out the product. One of the studentdeveloped designs was selected to be put into production and sold at the store.

In addition to school-logo clothing and accessories, Tiger's Den also sells school supplies and, in partnership with Wawa, snacks and drinks. Students do everything from deciding what and how much to stock to working the cash register to providing security. Up until now, teachers have been doing the hiring, but Schneider hopes in the future to put store managers in charge of that, too. Students enjoy working at the store so much, he adds, that they arrive at school before he does, as early as 6:45 a.m.

Ibukun Folarin, a sophomore at A.I. du-Pont, applied to work at the store because he wanted the experience. "It's fast-paced," he says. "You need to memorize the prices and know math really well, and you need to provide customer service." While not the primary intent of SBEs, they do help students obtain after-school and summer jobs, students say. They also help students clarify career goals. A.I. sophomore and assistant store manager Anthony Brinkley says that he wants to be an entrepreneur and open a grocery or convenience store in an underserved area.

Tiger's Den, like many school stores, is run as a DECA enterprise. DECA is a 60-year-old nonprofit organization that seeks to prepare high school and college students for careers in marketing, finance, hospitality and management. A.I.'s store recently learned that it

"I look at the school store as being a laboratory for our classroom, just like if we were in a chemistry lab," says Appoquinimink High marketing teacher Monique Riddick.

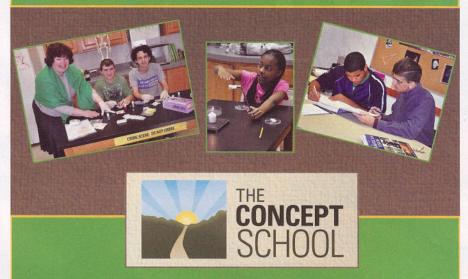
had achieved DECA Silver Status.

The students who run Appoquinimink High School's store, Apponings, recently prepared an 80-page operating manual in order to achieve their own DECA certification. "I look at the school store as being a laboratory for our classroom, just like if we were in a chemistry lab," says Appoquinimink High marketing teacher and school store adviser Monique Riddick.

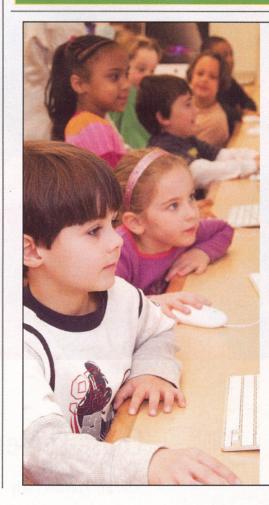
SBEs are an excellent way for students to apply the academic lessons they are learning in class as well as to learn soft skills such as teamwork and time management, Stoner-Torbert says. They also expose students to issues that are important in running many kinds of businesses, everything from pricing and promotion to customer relations and employee management.

"The application of the skills they are learning is the critical piece," Marchio says. "The only way that we will save high schools is to make learning relevant and deliver it in such a way that students can apply what they learn." **Specializing in Career Counseling** Experiential Collaborative Learning Challenging Classes for Promising Students

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