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## Booker T. students learn about money, take VIP tour

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The Miami Herald



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MY GENERATION: Adrian Oria, a Dade County Federal Credit Union call agent, teaches financial literacy to Gen-Y students from Booker T. High School.

About 20 teens from Booker T. Washington High School in Overtown piled into a Hummer ultra-stretch limo for a field trip Thursday morning — to a credit union.

“It’s about serving our generation,” said Adrian Oria, a Dade County Federal Credit Union call agent who is also part of its Gen-Y Committee.

Oria said the credit union is targeting area high school and community college students born between 1980 and 1995, also known as millennials or Gen-Y’s.

Though portrayed on 60 Minutes, in 2008, as having short-attention spans and being hyper-Internet users, the credit union views Gen-Y’s as future valued customers.

“They are teaching us to be responsible with our money,” said Walter Suazo, 18, a senior at Booker T. who waits tables at a local cafeteria.

Suazo and his fellow students toured the Miami Garden’s branch then broke into groups for sessions taught by the credit union’s 12-member Gen-Y committee.

Thumbs clicked once students heard about the credit union’s Facebook page. Students quickly used their phones to “like” it before moving on to the bank’s mobile banking features.

“They showed us the difference between a bank and a credit union,” said D’Anna Tillis, 18, a senior at Booker T. who plans to attend the University of Florida.

Tillis, who learned loan and credit card basics, budgeting and financial goal setting, thanked the credit union for showing her such things “at an early age.”

As they munched on donuts and posed for Facebook photos with staff, many students took things a step further. They sat to open their very first checking accounts.

“Two forms of ID and \$6 is all you need,” said Oria, who said the Gen-Y team is available to visit local schools.

“We need to teach students about financial literacy.”

To learn more about the Dade County Federal Credit Union’s Gen-Y program, visit [www.dcfcu.org/generationy.php](http://www.dcfcu.org/generationy.php).

Financial professionals say Americans of all ages, but especially young people, are woefully ill-informed about money matters, such as savings, credit and investments. The American Institute of Certified Public Accountants has even started a financial education website, [www.360financialliteracy.org](http://www.360financialliteracy.org), which includes information targeted at groups such as parents, teens, military veterans and retirees. Another resource is [www.federalreserveeducation.org](http://www.federalreserveeducation.org), a website created by the U.S. central bank, which includes downloadable booklets for kids and adults, and lesson plans for teachers.

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