

Press Release

Release Nr: 2505-01

May 7, 2025

Fort Drum Public Affairs

Fort Drum students get smart about spending and saving

FORT DRUM, N.Y. -- Anyone who has played "The Game of Life" board game knows the journey can have surprising twists and turns that can result in financial security or ruin.

Fort Drum students had a chance to roll the dice and demonstrate their fiscal know-how April 30 during the final session of the Financial Literacy Workshop inside Robert C. McEwen Library.

Elyssa Roderique, Fort Drum Financial Readiness Program counselor, guided the kids through the process of budgeting salaries, saving for unexpected expenses, and making wise life decisions.

"Using 'The Game of Life' as a hands-on experience absolutely reinforces all of the financial literacy concepts taught through the duration of the four-week workshop," Roderique said. "Students were challenged to use their financial knowledge to adjust budgets at the end of the month. They were using vocabulary such as surplus and deficit to describe the state of their finances after a month of bills and pop-up expenses."

Parents helped facilitate the final exercise, and some expressed bemusement seeing their children struggle with house payments and dwindling savings. Tara Fowler joined her two sons, Easton and Hudson, as they crunched numbers on calculators to see how they fared.

"I'm really hopeful that they have this workshop again because I think it's a great life lesson for the kids," Fowler said. "There are all kinds of lessons they can learn about choosing the right career path or seeing that they can't afford a dog when they are hit with a \$1,500 vet bill."

The Financial Literacy Workshop introduced attendees to topics ranging from banking basics, savings, and investing, to understanding credit reports and debt. They discussed financial readiness, opportunity costs, the 50-30-20 budgeting method, and created SMART (Specific, Measurable, Achievable, Relevant, and Time-Bound) goals.

Fowler said her sons have earned Scout badges related to financial literacy and it is a subject they discuss at home.

“We’ve talked about things like savings and credit scores before, but I think the class really hit home that this is something that follows you throughout life,” she said. “So, they learned how important it is to make good decisions right from the start. I think it was great that it stuck with them, because when we got home it was something we went over again at the dinner table.”

Rebecca McCranie, library technician, contacted the Financial Readiness Program in January about hosting a financial class for students. Brian Ladner, Financial Readiness Program manager, agreed with the idea and scheduled the class in April to coincide with Financial Literacy Month.

McCranie said her children received financial literacy education in middle school, with a program called Mad City Money offered by Cornell Cooperative Extension of Jefferson County.

“That was something that we wanted to offer to this particular demographic at Fort Drum,” she said. “I think it makes the concept of finances a little more real for them. You can show them all the numbers you want but having it in your hands, and realizing how it affects your bank account, makes it more tangible for kids this age.”

Ladner said that Roderique brought her elementary education experience into the workshop and created an exciting learning environment for the students.

“This was the first time we’ve presented something like this for children, and Elyssa did an awesome job,” he said.

Caroline Smith and her husband attended a financial literacy class years ago, and they wanted their daughter Abby to get a head start on money matters.

“It’s a life skill that is really important for our daughter to learn,” she said. “I know this class has sparked interest in her to set some financial goals.”

Smith said the workshop helped Abby get a better concept of money and how to approach personal finances in the future.

“We talk about this at home, but it’s a little bit better when you can have someone outside the family reiterate some of these important lessons,” she said. “And there were good topics brought up in class that we don’t necessarily think about on a day-to-day basis, so that definitely helped.”

Roderique said the overall goal of the workshop was to provide tweens and teens with an opportunity to explore personal financial core competencies.

“Hopefully, this piqued their interest, and they will take away enough information to create a plan for a successful financial future,” she said.

Some students who attended were 8 or younger, which Roderique said was encouraging even though it presented a teaching challenge.

“Children have different math standards per grade level, so students in 1st and 2nd grade haven’t learned the place value concepts to fully participate in something like ‘The Game of Life,’” she said. “I was sure to modify activities for our younger children to participate at the appropriate developmental capacity and had a plan for modification for our younger students to play the final game.”

Roderique, who has a bachelor’s degree in early childhood development and elementary education, spent four years teaching before moving to Fort Drum with her husband. Since New York state requires educators to have a master’s degree, or pursuing one, to teach, Roderique sought new job opportunities.

“As much as I enjoyed my years of teaching, I had been exploring the financial world as a career change,” she said. “When the financial counseling position opened, it was a chance to get my foot in the financial world. I really enjoy the education and financial counseling we offer to Soldiers and their families, but the opportunity to be in both worlds is surreal. I really thrive when I’m able to create things, so being able to have full creative freedom to design this course meant the world to me.”

The Fort Drum Financial Readiness Program is located inside the Family Resource Center, Bldg. 11042 on Mount Belvedere Boulevard. For more information, call (315) 772-5196, or visit <https://home.army.mil/drum/about/Garrison/directorate-human-resources/soldier-and-family-readiness-division-sfrd/family-resource-center-frc/financial-readiness-program-frp>.

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Photo Captions:

Fort Drum students demonstrate their fiscal know-how April 30 during the final session of the Financial Literacy Workshop inside Robert C. McEwen Library. (Photo by Mike Strasser, Fort Drum Garrison Public Affairs)

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