**First Keystone Community Bank**

**Sponsors Students of Columbia County**

January 2021

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The Pennsylvania Council on Financial Literacy (PennCFL) provides to all students in grades 3-12 in Pennsylvania a world-class, web-based stock simulation platform and curriculum. Students can learn how to trade all year long by using the whole curriculum, courses, and more, including two ten-week competitions. The competitions are held in the classroom, by county and state-wide.

The platform provides lessons, assignments, and grading for seamless teacher management. The cutting-edge, real-time stock game is derived from Stock-Trak's University Platform, which is used in over 80% of the top business schools in the United States.

Teachers and students get access to our extensive experiential education teaching and learning tool designed by Stock-Trak, the world’s leading provider of investment portfolio simulations for colleges and schools. It offers an entire standards-aligned curriculum library and a distance learning-optimized lesson plan database which includes a Google Slides presentation library, teacher training webinars, a student video library, a full personal finance course and a teacher’s dashboard for student assignments, progress reports, and grading.

First Keystone Community Bank, a subsidiary of First Keystone Corporation, has been owned and operated by local men and women since 1864. First Keystone Community Bank has grown from one 18'x25' building in Berwick to 18 full-service offices locations throughout Columbia, Luzerne, Montour, and Monroe Counties.

Pennsylvania Council on Financial Literacy (PennCFL) is a 501(c)3 organization and approved by Pennsylvania's Department of Community & Economic Development as an Educational Improvement Organization. PennCFL sponsors financial competitions and entrepreneurial programs resulting in over 20,000 students in Pennsylvania. Training and support are provided to hundreds of teachers.

Our mission is to provide Pennsylvania’s K-12 students with economics, personal finance, and entrepreneurship skills that elevate their standard of living, quality of life, and professional success. We showcase exceptional talent across the state, from business, education, and government.

Our nonprofit organization is passionate about teaching young people solid financial management skills. Pennsylvania is one of the most rural states in the country because it is largely made up of small towns and rural communities. Many families here struggle to make ends meet. Our goal is to break that pattern by instilling a firm sense of financial competency and responsibility in the next generation.

Our goal is to be the leader in K-12 financial literacy and entrepreneurship education. For additional information, please contact Alan Dakey, President at [ADakey@penncfl.org](mailto:alan.penncfl@gmail.com) or Carolyn Shirk, Vice President CShirk@penncfl.org, call 570-975-5149 or visit us at [www.penncfl.org](http://www.penncfl.org).