SENCA SMART (Strategic Money and Resource Techniques) Financial Literacy was developed as a result of findings from a statewide Community Assessment Survey launched by Community Action of Nebraska in May 2010. The top perception regarding the causes of poverty, regardless of income, was a “Lack of training/education.”

The SENCA SMART program was developed in the spring of 2011 as a solution to this challenge. The program was piloted to approximately 350 eighth and twelfth grade students in participating schools during the 2011/2012 school year. The program expanded the following year and is available to participating schools throughout the SENCA six county service area. Trained and certified Family Development Specialists present the pro-active program to schools within the service area at no cost.

From 2012-2016 SENCA SMART has impacted approximately 2,200 students throughout five counties, increasing their skill and knowledge of financial literacy by an average of 30%.

Adult classes are provided annually and available upon request.

For more information please contact the SENCA SMART program coordinator, Melissa Hardenberger at 402-245-5284, the SENCA Outreach office in your county or the SENCA Central office in Humboldt.
The Community Action Poverty Simulation (CAPS) is a unique tool that SENCA and other community action agencies use to educate everyone, from students to local community leaders, about the day to day realities of life with a shortage of money and an abundance of stress. CAPS is a tool made available by the Missouri Association for Community Action promoting a greater understanding of poverty.

During the simulation, participants role-play the lives of low-income families, from single parents trying to care for their children to senior citizens trying to maintain their self sufficiency on Social Security. The task of each family is to provide food, shelter and other basic necessities during the simulation while interacting with various community resources staffed by local and area volunteers.

Although CAPS uses “play” money and other props, fictional scenarios, and time limits, it is not a game. It is a simulation tool that enables participants to view poverty from different angles in an experiential setting.

Poverty Simulations take 2 to 3 hours with a minimum of 40 and a maximum of 90 participants. 15-20 resource volunteers provide services available in communities such as banks, schools, grocery stores, homeless shelters, ministerial groups, law enforcement, community action, etc.

The Hands on Banking program was selected by SENCA as the educational curriculum. It aligns with national and state principles and standards for mathematics, reading, and economics.

Participating 8th and 12th grade students are issued a pre-test and a post-test. The tests scores help determine how much emphasis is placed on topics selected for each grade level. Post-test scores are used to measure program outcomes.

8th grade students receive 5 classroom sessions of basic financial literacy education. Topics include:
- You and Your Money
- Budgeting
- Savings & Checking
- Credit and You
- The last class focuses on banking and includes information from The Federal Reserve Bank of Kansas City.

12th grade students receive 5 classroom sessions of financial literacy education with a focus on Young Adults. The topics include:
- Getting Started (Goals & basic Money Management)
- Earning Money (More Education= More Earning Power)
- Spending Smart (Budgeting)
- All About Credit
- Save, Invest and Build Wealth.

The SENCA Community Leader Scholarship Program

The SENCA Community Leader Scholarship program is available to qualifying graduates in the counties of: Cass, Johnson, Nemaha, Otoe, Pawnee, and Richardson.

Scholarship criteria is heavily weighted in community service, including participation in SENCA related programs such as SENCA SMART. Up to six $400 scholarships are awarded each year. Applications are available at www.senca.org or through local high school guidance counselors.