

# Farmers National Bank's \$17K gift to benefit BC3 programs

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Farmers National Bank of Emlenton administrators Aubery L. Guzzo, center, and Kyle Hilfiger, right, present a \$17,000 check to Ruth Purcell, executive director of the Butler County Community College Education Foundation, inside the Heaton Family Learning Commons on BC3's main campus in Butler Township. Guzzo is Farmers National Bank of Emlenton's senior vice president and chief retail banking officer and Hilfiger, manager of the financial institution's Bon Aire branch.

(Butler, PA) Farmers National Bank of Emlenton's \$17,000 gift to the Butler County Community College Education Foundation will support a BC3 program that introduces concepts in financial literacy and investing to pupils as young as third-graders, and other programs that provide BC3 courses to high school sophomores through seniors within their schools, at BC3 locations or online.

The financial institution's contribution as part of Pennsylvania's Educational Improvement Tax Credit program will benefit BC3's Center for Economic Education, whose Stock Market Game is offered to third-graders through high school seniors in 12-week fall and spring sessions, and in a 24-week session.

“They learn about investing,” said Ruth Purcell, executive director of the BC3 Education Foundation. “They learn how to evaluate companies. It not only teaches them about capitalist principles and how our economy functions, but how to work in groups.”

The gift will also support BC3’s College Within the High School program, in which sophomores through seniors can earn transferable BC3 credits from the “convenience and comfort” of their high schools, Purcell said; and BC3’s College Now program, formerly BC3’s College Pathways program, in which high school students can attend classes at BC3 locations or online.

“They learn how to work at the college level,” Purcell said, “and the programs encourage them to further their education.”

“What’s interesting about our relationship with Farmers,” said Dr. Nick Neupauer, president of BC3, “is that there is a clear overlap with their community connection and our role as the community’s college. The support that we have received from Farmers over the years is just unbelievable.”

“Above and beyond,” Purcell added.

## Farmers’ VP: Programs prep students for financial futures

Aubery L. Guzzo, Farmers National Bank of Emlenton’s senior vice president and chief retail banking officer, said the financial institution is proud to be a part of the community and of its partnership with BC3.

“The programs BC3 sponsors for the students are an important investment in the future,” Guzzo said. “The College Within the High School program as well as the Stock Market Game provide students with an avenue to be better prepared for their financial future.”

BC3’s Stock Market Game attracted 1,413 students from 25 schools in Armstrong, Butler, Clearfield, Jefferson, Lawrence and Mercer counties in the 2018-2019 academic year, said David Huseman, director of BC3’s Center for Economic Education and a professor of humanities and social sciences.

Stock Market Game teams of third-graders through high school seniors receive a hypothetical \$100,000, make buy-and-trade decisions and track how those decisions would have played out in the market had they been real.

“Last year I got the opportunity to see the Stock Market Game and hear feedback from those students who participated,” said Kyle Hilfiger, manager of Farmers National Bank of Emlenton’s Bon Aire branch. “It was neat to see how much they learned that about risk and reward and the research that most of them did on the companies they wanted to invest in.”

## 900-plus benefit from high school, College Now programs

BC3's College Within the High School program in the spring and fall semesters of 2019 offered a total of 96 BC3 courses to a collective 869 sophomores through seniors within 21 schools or learning centers in Armstrong, Butler, Clarion, Clearfield, Jefferson, Lawrence and Mercer counties, said Erin Cioffi, BC3's assistant director of high school programming.

The spring 2020 semester is the sixth consecutive in which more than 400 students are enrolled in BC3's College Within the High School program, which offers courses such as American national government, business math, college writing, general psychology, marketing, speech and others, Cioffi said.

Forty-five high school sophomores through seniors took BC3 classes at BC3 locations or online in the fall semester as part of what has become BC3's College Now program, Cioffi said.

Pennsylvania's Educational Improvement Tax Credit program provides tax credits to eligible businesses that contribute financially to a scholarship, to educational improvement or to a prekindergarten scholarship organization.

Farmers National Bank of Emlenton has branches in Allegheny, Butler, Clarion, Clearfield, Crawford, Elk, Jefferson, Mercer and Venango counties in Pennsylvania, and in Hancock, W.Va.