

# BALTIMORE BUSINESS JOURNAL

## Future of UMMC

New CEO talks about what's next for the institution.

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Pictured: Karen Bond, and students of her nonprofit Boys Hope Girls Hope

BY KAITLIN NEWMAN

TWO YEARS LATER

## Making change in a post-riot Baltimore

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A look at Kevin Plank's Sagamore Spirit Distillery that opened this week in Port Covington. JOSH GORDON, 8

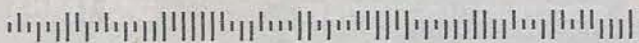
### HOW I...

#### Use a game to teach financial literacy

Aaron Velky's nonprofit developed NumisMatters, an interactive game to teach students how to manage money. MORGAN EICHENSEHR, 24

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# STRATEGIES

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HOW I...

## CREATED A FINANCE GAME FOR STUDENTS

Aaron Velky is the president of Ortus Academy.

BY KAITLIN NEWMAN

### Velky's nonprofit developed NumisMatters, an interactive financial literacy game for kids



Aaron Velky is a soccer coach and his nonprofit, Ortus Academy, employs a sports mentality in teaching children financial literacy skills.

Math is a tough subject for most kids, Velky said, and it is hard for them to be excited about learning something that doesn't feel relatable.

But math is pretty important, especially when it comes to dealing with money later in life.

"The moment I tell [kids] what they're learning, I can't teach them anymore," Velky said. "If you want to teach kids something, you have to do it in a way that's really relevant to them."

So Velky decided to make learning about money into an interactive competition. Ortus Academy developed NumisMatters, an in-person game teaching financial principles by letting kids play through 10 years of life decisions with paper money.

Guided by volunteer tutors from local universities, kids can play the game and learn practical lessons from the decisions they make along the way.

"It's kind of a simple idea, but somehow, learning about money ends up being tons of fun," Velky said.

**What is Ortus Academy and how did it get started?** I was managing a building in East Baltimore full of really, really smart [Johns] Hopkins students and I wanted to take them down the street to help tutor kids at Henderson-Hopkins Elementary School, which was brand new. We met with the school and they said they said they really needed math help. So the question at that point was how do we get kids to come learn about math? We decided, let's teach them about the money side of math because one, they'll never know that they're learning math, and two, it's probably more relevant to them anyway. It maybe defies most educational structures, but really most people don't need math. You don't need to know the quadratic equation. Everybody needs money. And that's reliant on math, but not the kind of math we're used to learning in school.

**How do you get kids interested in learning about money?** We created a game that lets us teach financial literacy lessons, without the need for a lecture. The real catalyst for learning is play. The game helps us illuminate certain discussion points in a relatable way. For example, instead of saying, "What's your financial strategy?"

we say, "How do you plan to win?" Throughout the game, players go through different life events that give us the opportunity to hone in on a specific moment or decision and have discussions around topics like earnings and expenses. Afterwards, each student has to write down their story, what they paid and earned and the things that affected them. And because it's so interactive, it becomes something that the kids look forward to.

**How did you develop the NumisMatters game?** It took about four months to develop. We sat down and we said "OK, if we had to break our life down in a really simple way and look at all the mistakes we made when it comes to money, where did we make them?" The idea is that we want kids to make mistakes. When I got out of college, I spent my first paycheck, which was about \$2,500,

and bought a suit, a watch, a brand new Xbox and a lot of liquor. And after that I realized "Wow, I can't keep doing this." But until I felt that consequence, it wasn't real. The game centers around those kinds of decisions and what a day or a year could look like in your life. You have expenses, banking transactions, a salary, you have the opportunity to buy education or property, then something life-ish happens and you have unforeseen costs. Really, it's just about getting kids to learn the basics, and then trying to make it like a sport so kids can stay active and engaged.

**What are some of your goals for Ortus Academy?** Our goal is 800 kids this year, and it's a big goal. It requires us to find the right funding, find the right schools to work with, the right students. A typical program is 25 kids, so that would be a lot of programs. But I like to be pretty busy, I don't mind not sleeping. Ultimately, we want to focus on finding ways to be not necessarily systemic in the education system, but cyclical inside a school, so we could work with the sixth, seventh and eighth grades inside certain schools. And what I care about underlying the business side of things is whether the students are enjoying the program, do they get something out of it, do they go home and make better decisions, do they go home and talk to their families about money?

- Morgan Eichensehr

#### ► ORTUS ACADEMY

2

staff members

5

colleges providing volunteers

14

interns

8

schools and programs participating

80

volunteers