

NexTier Bank's gift to BC3 to aid programs for fourth-graders through seniors

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Butler County Community College employees hold a \$20,000 check from NexTier Bank and are shown with winners of the college's 2020-2021 Stock Market Games on Tuesday, May 4, 2021, on BC3's main campus in Butler Township. NexTier Bank's gift to the BC3 Education Foundation will benefit the college's Stock Market Games and BC3's College Within the High School and College Now programs. Shown holding the check are, from left, Erin Cioffi, assistant director of BC3's high school programming; Lynn Ismail, interim assistant director of the BC3 Education Foundation and its financial manager; and David Huseman, director of BC3's Center for Economic Education and a professor of humanities and social science. At far right is Cindy Morgan, Stock Market Game project coordinator for BC3's Center for Economic Education.

(Butler, PA) Butler County Community College programs that enable eligible high school students to earn affordable and transferrable college credits, and another that teaches financial literacy skills to pupils as young as fourth-graders will benefit from NexTier Bank's \$20,000 gift, a BC3 administrator said.

NexTier Bank's contribution to the BC3 Education Foundation will support BC3's College Within the High School and College Now programs, and Stock Market Games administered by the college's Center for Economic Education, said Lynn Ismail, the foundation's interim assistant director and its financial manager.

NexTier Bank's donation to the BC3 Education Foundation, through the Pennsylvania Educational Improvement Tax Credit program, is the eighth in as many years.

EITC funds, Ismail said, help to defray administrative costs associated with BC3's College Within the High School and College Now programs, and its Stock Market Games.



BC3 president: Bank has supported college for decades

"NexTier Bank," Ismail said, "has been a great community partner to BC3 and to the BC3 Education Foundation."

Madison Arblaster, a senior at Portersville Christian School, is shown in a Butler County Community College research writing course at her school on Friday, March 12, 2021. Research writing is among courses offered through BC3's College Within the High School program. NexTier Bank's \$20,000 gift to the BC3 Education Foundation will benefit BC3's College Within the High School and College Now programs, and its Stock Market Games.

NexTier Bank's support of BC3 "literally goes back decades," said Dr. Nick Neupauer, BC3's president. "It has been a great partnership for many years."

Pennsylvania's EITC program, through the state Department of Community and Economic Development, provides tax credits to eligible businesses that contribute financially to a scholarship organization, to an educational improvement organization or to a pre-kindergarten scholarship organization.

"As a community bank, we always look to improve the lives of those around us," said Maria Amoruso, NexTier Bank's senior vice president and chief marketing officer.

"We know that BC3 is an extremely important member of our community, providing incredible educational opportunities. We are dedicated to being a business leader and responsible corporate citizen. Our partnership with BC3 helps us achieve this mission by working with us to ensure that our community has plenty of opportunities for quality educational programs."

BC3's College Within the High School program offers select college-level courses in subjects such as elementary statistics, general psychology and introduction to philosophy in high schools, learning centers or through remote instruction. It is specifically designed for college-bound sophomores through seniors who have demonstrated a strong academic performance by the end of their freshman year.

College Now offers eligible students the opportunity to take any course that is available at BC3 locations or through remote instruction.

BC3's programs offer "a great jump-start on college," Neupauer said. "They also allow students to save money whenever they would enroll in a community college or at a four-year university."

High school students earned 3,600 transferrable credits

Tuition and fees in the 2020-2021 academic year for a three-credit BC3 College Within the High School program course ranged from \$384 to \$414, depending on the county in which the high school is located.

Tuition and fees in the 2020-2021 academic year for a three-credit course at five regional Pennsylvania State System of Higher Education universities ranged from \$1,246.23 to \$1,385.60 for in-state residents. Tuition and fees in the 2020-2021 academic year for a three-credit course for part-time students at regional state-related institutions' branch campuses ranged from \$1,495 to \$1,819 for in-state residents.

BC3's credits transfer to public, private and online colleges and universities.

High school sophomores through seniors from Armstrong, Butler, Clarion, Clearfield, Jefferson, Lawrence and Mercer counties in the 2020-2021 academic year earned more than 3,600 transferrable credits through BC3's College Within the High School and College Now programs, according to Erin Cioffi, BC3's assistant director of high school programming.

Bank exec: Students learn to make smart financial decisions

The college's Center for Economic Education administers 10-week Stock Market Game competitions in the fall and spring, and a 30-week competition that begins in September, to pupils in Grades 4 through 12.

Nearly 1,200 fourth-graders through seniors from Armstrong, Butler, Clarion, Elk, Jefferson, Lawrence and Mercer counties competed in BC3's Stock Market Games in 2020-2021, according to David Huseman, director of the college's Center for Economic Education and a professor of humanities and social science.

During the competition, pupils 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.

"Starting financial literacy programs at a young age will help these students meet financial goals as they grow into adults," Amoruso said. "This program equips our youth with the skills to save, manage and invest their money, empowers them to make smart financial decisions and helps them avoid picking up bad financial habits."

NexTier Bank committed \$50,000 toward the construction of a planned BC3 @ Armstrong facility in Ford City, and supported the college's capital campaigns in 2013, and in 1999 – when it was known as Citizens National Bank. Citizens National Bank also served as the title sponsor of the first BC3 Education Foundation golf outing in 1996.

BC3's College Now program was formerly known as its College Pathways program.

BC3 Education Foundation is an approved Educational Improvement Organization in conjunction with BC3 by the commonwealth to offer innovative educational programs under EITC guidelines.