



## NATIONAL FINANCIAL CAPABILITY CHALLENGE

**MARCH 12 thru APRIL 13, 2012**



The Challenge, which is conducted by the Department of the Treasury in partnership with the Department of Education, offers high school students all over the country the opportunity to test their financial smarts. Last spring, over 84,000 high school students from over 1,600 schools participated in the Challenge. Let's work together to increase the number of teachers and students participating in the Challenge and to improve the number of perfect scores! The 2011 Challenge saw 563 students receive perfect scores, with a national average score of 69%.

Financial knowledge is increasingly critical for young people, because a strong foundation of knowledge is important to good financial decision-making throughout their life. We hope that the Challenge encourages teachers to incorporate financial education into their classrooms, and will engage students in learning about personal finance. As high school students prepare to tackle the process of financing a college education or an automobile purchase, or even paying rent for their first apartment, they are often encountering concepts like interest rates on loans for the first time and the importance of good credit scores. By participating in the Challenge, students encounter and test their knowledge of these concepts before they face these decisions. The transition from high school to college is a teachable moment for personal finance, as topics take on real life relevancy. For example, two million enrolled college students eligible for Pell Grants did not apply for Federal aid, leaving money on the table [1] and two-thirds of students taking private loans did not exhaust more affordable, flexible Federal aid first [2].

As in previous years, an easy to use [educator toolkit](#) is available, with lesson plans focusing on the core concepts of spending, saving, borrowing, and protecting against risk. We hope educators will be able to use this toolkit to create a curriculum that best suits the needs of their students. The classroom offers an excellent opportunity to expose students to financial education as a practical application of the concepts they cover in classes such as math or social studies. High school teachers in any subject area are encouraged to participate to help prepare their students for future financial independence.

[1] U.S. Department of Education, National Center for Education Statistics. (2008). *The Condition of Education 2008*. <http://nces.ed.gov/pubs2008/2008031.pdf>

[2] The Institute for College Access and Success. "Statement on College Board's *Trend Report*." (2009). [http://www.ticas.org/files/pub/CB\\_statement\\_2009.pdf](http://www.ticas.org/files/pub/CB_statement_2009.pdf)

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## STUDENTS SCORE A TOUCHDOWN WITH “FINANCIAL FOOTBALL”

With articles in publications including the *Detroit Free Press*, *The Grand Rapids Press* via MLive and the *Huffington Post*, and live television coverage on Fox 2

Detroit and Channel 4, you could say the Michigan run of Financial Football “went wide,” last month, helping us score a touchdown for financial literacy.

A financial literacy project sponsored by Visa and the NFL and launched in Michigan by Michigan JumpStart, Financial Football is an NFL-themed classroom curriculum and video game for middle school and high school students. The material is based upon the award-winning Practical Money Skills for Life program. The program’s launch in Michigan took place on November 15<sup>th</sup> at Renaissance High School in Detroit.

Detroit Lion’s defensive tackle Ndamukong Suh was the NFL face of the event, coaching a small team of 20 students who competed against another team of 20, the Carolina Panthers led by State Treasurer Andy Dillon. The competition ended in an 8 to 8 tie.

About 2,000 financial football video game CDs were mailed to schools statewide. However, you don’t the CD to play the game. To start your own competition and learn financial football with the whole family or in the class room, go to the landing page of our website at: [www.mijumpstart.com](http://www.mijumpstart.com)

*This article was based in part upon published reports in the Detroit Free Press, Grand Rapids Press, and The Huffington Post.*

To view television coverage visit: <http://www.myfoxdetroit.com/dpp/money/lions-suh-helps-roll-out-'financial-football'-program-20111115-mr>

More on page 6

## MICHIGAN JUMP\$TART “TAKING OWNERSHIP IN PERSONAL FINANCE EDUCATION FOR EDUCATORS” CONFERENCE

Sponsored by Michigan Jump\$tart  
Funded by contributions from  
**State Farm Insurance**

Federal Reserve Bank of Chicago—Detroit Branch  
**Visa**

Barbie dolls equipped with credit cards. College students graduate with record debt. Only four states requiring students to complete financial literacy coursework to graduate. These are just some of the current challenges financial literacy proponents discussed during the day-long “Taking Ownership in Personal Finance Education for Educators” conference offered by the Michigan Jump\$tart Coalition on Tues., Dec. 6<sup>th</sup>.

Educators from across the state, representatives from financial institutions and others passionate about financial literacy met at the Federal Reserve Bank of Chicago-Detroit Branch to learn from subject matter experts and accomplished teachers about the current state of financial literacy; the practical steps to improve it and the best resources to use for that purpose.

“I was most impressed with the variety of information and resources provided throughout the conference,” said Kelsey Quackenbush, a teacher in the Family and Consumer Sciences Department at Brighton High School. “Whether an educator was at the middle school, high school, or community level, there were financial resources available for them.”

Michigan Jump\$tart Educator of the Year Jen Olson started off the sessions by discussing how contemporary culture promotes instant gratification and credit card use. Some of her examples included an app that essentially transforms a smart phone



Continued on page 10

## SPECIAL THANKS TO FIRST COMMUNITY FEDERAL CREDIT UNION

The past October 11th was a very special day for Michigan Jump\$Start's Money Smart Library project and Southgate area elementary school students. First Community Federal Credit Union of Southgate donated FIVE Silver Level Money Smart Libraries to be presented to their schools of choice.

Memorial Elementary School  
Meridian Elementary School  
Huntington Elementary School  
Hunter Elementary School  
Erving Elementary School

In the very near future, students attending the following elementary schools will have access to substantial Financial Literacy books and other learning tools.

### LEARN2EARN

First Community Federal Credit Union....truly, committed to its community and its young citizens....sponsors its own Learn2Earn financial literacy program.

Under this program, a student is able to open her or his own savings account and then make deposits to that account at their own school on designated "Savings Days."

Through its Learn2Earn financial literacy program, children from Kindergarten through eighth grades learn basic economic theories of savings, simple financial vocabularies, improve their reading comprehension and learn how to make simple transactions using deposit slips.

By giving children these real-life financial experiences at an early age, First Community Federal hopes to educate them about money management and the responsibilities that come with it.

Each child who joins First Community Federal Credit Union through its Learn2Earn program becomes a full member in its financial institution, taking a first step on a path that should lead them to a life of financial responsibility and benefit.

#### **Student Testimonials:**

"In Savings Day I learned that I can save up for anything I want. For example, I can save up for an I-Pad, a cell phone or for college." Melissa D., Weiss Elementary, Gibraltar School District

"I bought my own laptop computer when I was in 5<sup>th</sup> grade. The Learn2Earn program helped me save money right at school!" Scott G., Chapman Elementary, Gibraltar School District

"Thank you so much for the fun retirement party at the credit union! I loved seeing all the money and the tellers, I was a teller at my school." Milsa Wheeler, Fordline Elementary, Southgate Community Schools

"Thank you for supporting our school. Your donation has filled our Library with 200 new books, Thank you again." Madison V. Parsons Elementary, Gibraltar School District

For more information about Learn2Earn, contact:

Lisa Hill | *Community Development*  
**First Community Federal Credit Union**  
14170 Pennsylvania Rd.  
Southgate, MI 48195  
734.284.9410 x250  
[www.edfirstcu.com/www.1stcomm.org](http://www.edfirstcu.com/www.1stcomm.org)





## HELPING HAND

The Michigan Jump\$Tart Coalition has a very lofty goal of ensuring all young people in Michigan have access to personal finance education. In order to achieve this goal, it will take great leadership, devoted volunteers, financial support and in-kind donations from organizations that support our mission.

We would like to extend a heartfelt thank you to Tracy & Jim Ryniak and the team at Web Litho Printing & Mailing for their donation of 3000 Jump\$Tart brochures for our coalition. We would also like to thank Jim Angelo (Board member) and JJ Marshall Inc. for donating a laptop computer for our use.

If you or your organization would like to make a financial, or in-kind donation to help further our cause, please visit our web site [www.mijumpstartcoalition.org](http://www.mijumpstartcoalition.org)



### 2011 CHALLENGE A SUCCESS

The Michigan Jumpstart Coalition would like to congratulate those educators who took part in the 2011 National Financial Capability Challenge. The results for Michigan were strong, but our participation level fell considerably from 2010. Michigan Jumpstart would like to encourage those who took part in 2011 to participate again next year, and ask that you would encourage other Michigan educators to do the same.

Free training to prepare for the 2012 National Financial Capability Challenge is available. If interested, please contact Bob Mull from the Michigan Jumpstart Coalition via email at [rmull1111@comcast.net](mailto:rmull1111@comcast.net) or cell: 313-268-7422.

The Michigan Jumpstart Coalition is a non-profit organization whose mission is to improve the financial literacy of Michigan students.

Continued on page 6



## FEDERAL RESERVE BANK OF CHICAGO DETROIT BRANCH

### *Night at the Fed*

*Wednesday, February 8<sup>th</sup>, 2012—4:30-8:30pm*

### *The Current Economic Climate Teacher Workshop for High School & Middle School*

*Sponsored by  
Federal Reserve Bank of Chicago  
Detroit Branch*

*&*

*Michigan Council on Economic Education*

**.3 SB-CEUs offered through MCEE**  
**(\$5 registration fee paid to MCEE the night of the workshop)**

Location: Federal Reserve Bank of Chicago-Detroit Branch, 1600 E. Warren Ave., Detroit, MI 48207

The Federal Reserve Bank of Chicago-Detroit Branch would like to offer middle and high school educators an opportunity to explore current economic and financial topics, tour the Detroit Branch, learn more about Federal Reserve operations, network with colleagues, and earn professional development credits.

Topics to be covered during the presentation include:

- Current global and national economic issues
- Review of the current economic climate and outlook
- Updates on regional and local economic conditions
- The Federal Reserve's role in promoting economic stability

The event includes a buffet dinner, tours, and presentation. Registration is open and available on a first-come, first-served basis. Educators are allowed to bring one guest.

For more information and registration, please contact Martin Lavelle at [martin.lavelle@chi.frb.org](mailto:martin.lavelle@chi.frb.org) or 313-964-6150



**MONEY  
SMART  
WEEK®**

**APRIL 21-28, 2012**

**Please  
Join Us in  
2012**

Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances. This is achieved through the collaboration and coordinated effort of hundreds of organizations across the country including businesses, financial institutions, schools, libraries, not-for-profits, government agencies and the media. These groups come together once a year to stress the importance of financial literacy, inform consumers about where they can get help and provide free educational seminars and activities throughout the week. Programming is offered to all demographics and income levels and covers all facets of personal finance from establishing a budget to first time home buying to estate planning.

**How Did It All Get Started?**

Money Smart Week began as a coordinated effort of the Federal Reserve Bank of Chicago and the Money Smart Advisory Council – a diverse group of more than 40 Chicago-area organizations working together to promote personal financial literacy. Members agreed to share resources and ideas to achieve greater public awareness of the programs and services available in the city of Chicago. The result was Money Smart Week 2002, a week of 40 financial seminars and educational activities. The effort would showcase different programs, help consumers get information, bring together different organizations — many for the first time — and help these organizations share expertise and leverage limited resources. The Money Smart Week model has since spread throughout the country with successful campaigns in 13 states.

For more information about Money Smart Week 2012, go to <http://www.chicagofed.org/webpages/education/msw/index.cfm>



**GET YOUR LISTS READY**

Did you know you can send Centsables themed greeting cards to your customers? Licensees have access to a library of artwork, including downloadable holiday cards. Just visit our **online shop** to download and print.



These cards are a great way to spread holiday cheer and to promote your Centsables youth savings program.

**ANIMATED SERIES FOR FALL 2012**

With a production partnership secured with a leading 3D animation company **The Centsables** are on their way to everyone's living room!

We are in the process of securing broadcast outlets for the weekly series featuring our fearless financial friends and their daring adventures for launch next Fall.

In January, we will be attending one of the biggest television programming conferences in the world – the National Association of Television Programming Executives (NATPE) – in Miami to promote the television series. These efforts and the additional exposure the television series will bring, will serve to help your endeavors as well.

Check back with us in the coming weeks at the **[Centsables Online Theater](#)** for exclusive sneak peek videos of the animated series!



*Capability Challenge—continued from page 4*

Visit our website [www.mijumpstartcoalition.org](http://www.mijumpstartcoalition.org) to learn more about financial literacy, access financial tools, review JumpStart Clearinghouse financial curriculum, or to join our contact list by selecting "Contact Us" on the left side of the home page.

Thank you for participating in the National Financial Capability Challenge.

Book site is being utilized more each month and we hope you will "friend" us. The communications team has been busy designing a new brochure and a DVD for the coalition. Michigan participated in the National Financial Capability Challenge again. Thank you to those teachers who administered the test to their classes. I was also pleased that we participated in both the FCS Conference and the Detroit Area Math and Science Teachers Conference for the very first time.

For the first time, MI Jumpstart participated in 5 forums around the state that the State Board of Education held and made our voice heard.

As we head into 2012, we look forward to obtaining funding which will take us to the next level and help us be the best coalition in the country!

Thank you to our out going treasurer, Lee Rogers who is taking employment in the Northern part of the state and to our interim treasurer, Jim Angelo. To every member and friend of MI Jumpstart, thanks for all you do in helping us furthering our mission.

*Happy New Year to all of you!*



**Financial Football continued from page 2**

To view more television coverage visit:  
<http://ctv4.criticalmention.com/playerpage/player?params=Y2xpcElkPTk2MTA4MiZzbGlhPTEmcG93ZXJlZD0xJnJlcG9ydD10cnVlJmhpZGVDbGlwQ29udHJvbHM9MSZub2hlyWRlci0xJm5vbWVudT10cnVlJmF1dG9QbGF5PTEmcGFydG5lclRva2VuPWZmODA4MDqxMzNhY2QyNjkwMTMzYWnkOWUzNGQwMDdj>

## A MESSAGE FROM THE CHAIR



What a busy year it has been for the MI Jumpstart Coalition! We have placed a record number of libraries into schools, held our annual teacher conference, brought in new members and joined with Visa, our State Treasurer Andy Dillon and the Detroit Lions to see that every public high school and middle school in our state receive Financial Football!

An afternoon entitled "Piggy Banks and Popcorn", with the Fed serving as our host, provided financial literacy lessons, a Money Savvy Piggy Bank, lunch and a bag of resources for the students' families to almost 100 Detroit Public elementary school students.

Welcome Jennifer Warner, our first part-time administrative assistant, who has been of great assistance in these last three months. I am grateful you are a part of our team.

A big thank you to Donna Dziak, who co-chaired the conference with me! Lots of really hard work paid off as we educated nearly 100 teachers. Thanks to our 14 great vendors!

Our website has really been upgraded, thanks to the talents of Paul Carmichael - our webmaster! Our Face

*Continued next column*

Visit Jump\$Start on Facebook





Money Sanity Solutions™

Nathan Dungan

## TEACHING GENEROSITY IN AN ERA OF AUSTERITY

As a valued partner, the Take Charge America Institute (TCAI) wanted you to be the first to know about two very exciting opportunities that start TODAY!

### Launch of Brand New Consumer Jungle Website!

We have officially transformed [ConsumerJungle.org](http://ConsumerJungle.org) into a youth-oriented website designed to provide young adults with financial resources and ways to share stories and interact with their peers. This website has also been designed to be a resource for your classroom! Check out the top 10 ways to use *Consumer Jungle* in your classroom at <http://fefe.arizona.edu/sites/fefe.arizona.edu/files/CJhandout2.pdf>.

This new website hosts many different content articles, student-created articles from our Student Editors, interactive financial literacy games, many different contest opportunities, and much more! Your students can become involved in Consumer Jungle by becoming a Student Editor, commenting on different articles and games, and participating in contests (either individually or within your class).

If you have any questions regarding the Consumer Jungle website transition, please check out our Frequently Asked Questions page at <http://fefe.arizona.edu/consumer-jungle/questions> or contact us directly at [consumerjungle@cals.arizona.edu](mailto:consumerjungle@cals.arizona.edu).

How does our culture's hyper-focus on shaping youth spending habits square with the new austerity trend that is sweeping the globe? The contrast couldn't be more dramatic. Imagine how confusing the message of austerity must be for youth around the world.

After a recent speaking engagement one young adult asked me, "So, am I supposed to spend or save my money? On one hand, I hear how important it is to spend money for the good of our country, but on the other I hear about saving and the importance of creating a financial safety net."

The one money habit that he didn't ask about, and is all too often left out of most money conversations, is sharing. Imagine how different our country's current narrative, and in turn our national priorities would be, if more youth and adults really understood the power of sharing with others.

Families across America need to proactively seize the moment because everybody wins when we have a balanced diet of healthy money habits based on a simple values-based philosophy – Share Save Spend.

It's not a philosophy of convenience. Rather, it is a lifestyle that defines the role money plays in our lives - a lifestyle that is built around generosity, not austerity.

Here are a few ideas to help your family jumpstart your money conversations:

- **Lead with Sharing** - By sensitizing children to the needs of others you will teach them the power of generosity. Give them numerous opportunities (money and time) to respond to the needs of the world.



Continued on Page 8



Located in Seattle WA, Moonjar is the leader in K-5 Financial Literacy tools for home and classroom. Our goal is to recycle and transform time tested principles into innovative, simple, high- quality products for a new generation of learners. We align ourselves with nonprofit organizations, financial institutions, educators and parents to help build dreams by learning to Save, Spend and Share!

This years EIFLE winner, our Classroom Kits offer full math based curricula for K-5 classrooms. Each kit includes Moonjar Moneyboxes for each child, books, games and lessons for the classroom. This kit is also available for Financial Institutions with a 45 Min Lesson Plan in script format. The lesson plan is designed to be taught by a classroom volunteer very successfully by high school students or teacher  
a s s i s t a n t .

Moonjar Moneyboxes are three part banks that teach children how to allocate money as they achieve their goals, share with others and build their dreams. Each Moneybox comes with a passbook and family guide to encourage generational learning. They are available in paper or tin. The Moonjar Moneyboxes are a fully customizable product and offer non profits and financial institutions a way to send their message into a family while encouraging smart money habits. <http://www.moonjar.com/>  
( <http://www.moonjar.com> )



**B o o k s            a n d            G a m e s**

Our books allow exploration basic money concepts and commerce with wonderful characters who have strong personalities when it comes to Saving Spending and Sharing. Our Conversations to Go are small boxes filled with big questions! The Money Conversations offer a rich opportunity to understand how each of us

approaches money from an individual place.

This year we are proud to be partnering with more than 54,000 students worldwide!

**CONTACT INFORMATION:**

Mary Karges  
206-726-4878  
888-323-0001  
[mary@moonjar.com](mailto:mary@moonjar.com)

**Teaching Generosity—continued from page 7**

- **Set Saving Goals** - Use goal setting to counter the "I wants". If your child wants something, let them save for it. The patience and discipline instilled will be invaluable when saving for big-ticket items like a car or a home.
- **Start Talking** – Healthy money habits and shared values are learned through conversations and experiences. Seize the moment and prioritize these essential activities.
- **Walk the Walk** - Your money narrative will shape how your children and grandchildren use money for decades. Periodically review that your habits and values match your desired outcome.



The current economic recession has taught Americans many lessons. Perhaps the most important is for citizens to know something about managing our finances, living within a budget and navigating cautiously through the myriad financial products available in the market. While Wall Street bears the blame for much of our current woes, our troubles would certainly be milder if more consumers had known the hazards of things like subprime mortgages with adjustable rates. For more information about this subject, go to: <http://fefe.arizona.edu/sites/fefe.arizona.edu/files/In The Know Michael Dalto.pdf>



## Practical Money Skills



### Practical Money Matters Podcast: Babies are Expensive

If you are planning to expand your family in the near future; anticipating expenses like medical leave, health insurance, baby clothes, accessories and furniture can help you prepare financially and otherwise for your new arrival. [Listen now.](#)



### New Visa Inc. Survey: Credit Score Myths Run Rampant

A new Visa Inc. survey finds that many Americans don't know what determines a credit score. Among the findings, 60% of those surveyed incorrectly believe work history factors in to a credit score and 17% who think gender has an impact. [Read more.](#)



### Ramp Up Your Holiday Budget

The season of gift-giving, celebratory meals and holiday parties is upon us. Before getting swept up in shopping and preparations, sit down with your budget and determine how much you can afford to spend on each gift and holiday event in the coming months. Knowing how much you have to spend is a

smart first step in avoiding overspending that could hurt your finances for months to come. [Read more.](#)



### Practical Money Matters Article: Life Insurance 101

Life insurance has no one-size-fits-all option. Singles with no dependents often need little or no coverage. But it can be an important purchase for people whose families depend on their income. Find out about categories of life insurance coverage and other important considerations. [Read more.](#)

Read more about these matters at:

<http://www.practicalmoneyskills.com/>



### Free Tools for a Better Financial Future

Enjoy free lesson plans, educational games, guides, financial calculators and more.

[Order now.](#)



### Follow Us On Twitter

Practical Money Skills is tweeting about personal finance tips and news. Follow our tweets and [retweet](#) us to your friends.

[Follow Us Now!](#)

## Nominate an Innovative Educator

Each month, VISA honors an educator who is innovative in helping students lay the foundation for future financial success. If you or a teacher you know are using Practical Money Skills' curriculum or otherwise enriching students with lessons in Financial Literacy, tell us about it. Nominate an Innovative Educator.

*Conference continued from page 2*

into a credit card and a Barbie doll who chirps “credit approved” as she swipes her credit card.

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## TAKING PERSONAL FINANCE to the NEXT LEVEL

In her presentation “Taking Personal Finance to the Next Level,” Keynoter and AAFCS Top Teacher of the Year Maxine Peterson highlighted the financial burdens faced by young people today, as demonstrated by student loan debt at record levels, for the first time exceeding other consumer debt, and the highest rate of bankruptcies occurring within the 18 to 25 age group.



Peterson then spent the majority of her presentation providing strategies to become advocates. “When it comes to advocating for financial literacy,” said Peterson, “think outside the box.” She urged her audience to “keep building constituencies” with other stakeholders because they can be a source of speakers, curriculum, financial support and advocates. She also outlined practical steps to engage them. Partnerships can be formed inside the school as well, noted Peterson, with like-minded and passionate teachers in other disciplines like social studies and mathematics.

Partnerships can even be formed at the conference itself, according to Angie Szymczak, a teacher in the Family and Consumer Sciences Department at Brighton High School. “I always walk away from this conference with new ideas and new contacts,” said Szymczak. “I think that those who didn’t attend are really missing out.”

In the last morning session, Peterson discussed the

wide variety of resources available to financial literacy educators. Peterson said that the top three resources endorsed by financial educator and Ohio’s recipient of the 2011 Milken Award Brian Page are: **Jump\$Start**, Family Economics and Financial Education (FEFE), and the National Endowment for Financial Education (NEFE). (These resources can be found on [www.mijumpstart.com](http://www.mijumpstart.com) in Clearing House section or contact MI Jumpstarts Jennifer Warner for direction.)

Peterson recommended implementing financial literacy education in “baby steps.” She noted that as little as 10 hours of financial literacy education can positively affect students spending and savings habits. And it’s never too early to begin. For elementary school-aged children, five minute mini lessons incorporated within the curriculum has shown to improve students’ engagement with core courses.

“Just get started doing something,” advises Peterson. “Plan a time in your planner and stick to it.”

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## JIM ANGELO ASSUMES TREASURER POSITION

Lee Rogers is leaving Jump\$Start after December 31st to pursue a business opportunity in Traverse City, MI. Long-time member, Jim Angelo of J.J. Marshall, Inc. has offered to assume the duties of Treasurer until the next election of officers.

LEARN MORE ABOUT ECONOMICS

FEE

FOUNDATION FOR  
ECONOMIC EDUCATION



Walter E. Williams  
George Mason  
University



Ludwig von Mises



Thomas Sowell,  
Stanford University



Milton Friedman  
Nobel Prize - Economics



Friedrich von Hayek

**SAVE the DATE**



Sponsored by

## **EDUCATOR WORKSHOP & TRAINING EVENT**

### **Teaching Personal Finance Using Technology**

#### **TOPICS TO BE COVERED**

- Saving
- Investing
- Budgeting
- Credit

**Join us for this information packed workshop. You will receive hands-on training to online resources to be used in your classroom/workshops. Your students will appreciate the information and so will their parents!**

*(This workshop funded through a  
Excellence in Economic Education  
Grant from the Department of  
Education)*

**Thursday January 26, 2012**

**9:00 AM - 3:00 PM**

**Oakland Schools**

**Presenters: Glenna Fritz and Lois Gibbons of Harmony Financial  
Network (MCEE and Harmony are members of the Michigan  
Jumpstart Coalition)**

**\$10 Registration Fee**

**Includes: Lunch, materials, and VIRTUAL ECONOMICS 4.0 CD!**

**Registration Form on Page 12**

**REGISTRATION  
PERSONAL FINANCE USING TECHNOLOGY  
JANUARY 26, 2012**

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Teacher Name

---

School

---

School District

---

School Address

---

City

---

Phone

---

E-mail

---

Grade Level/Subject(s) taught

**Make check for \$10 payable to Oakland Schools**

**Mail to:  
Oakland Schools  
c/o Deb DeLowery  
2111 Pontiac Lake Rd.  
Waterford, Michigan 48328**

***SAVE the DATE***



Sponsor an

## **EDUCATOR WORKSHOP & TRAINING EVENT**

### **Teaching Personal Finance Using Technology**

#### **TOPICS TO BE COVERED**

- Saving
- Investing
- Budgeting
- Credit

**Join us for this information packed workshop. You will receive hands-on training to online resources to be used in your classroom/workshops. Your students will appreciate the information and so will their parents!**

(This workshop funded through a  
Excellence in Economic Education  
Grant from the Department of  
Education)

**Saturday, March 17, 2012**

**9:00 AM – 3:00 PM**

**Kalamazoo College**

**Presenters: Glenna Fritz and Lois Gibbons of Harmony Financial  
Network (MCEE and Harmony are members of the Michigan  
Jumpstart Coalition)**

**\$10 Registration Fee**

**Includes: Lunch, materials, and VIRTUAL ECONOMICS 4.0 CD!**

***Registration Form on Page 14***

**REGISTRATION  
PERSONAL FINANCE USING TECHNOLOGY  
March 12, 2012**

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Teacher Name

---

School

---

School District

---

School Address

---

City

---

Phone

---

E-mail

---

Grade Level/Subject(s) taught

**Make check for \$10 payable to Michigan Council on Economic Education:**

**Mail to:  
Dr. David Dieterle  
Michigan Council on Economic Education  
Walsh College  
41500 Gardenbrook  
Novi, Michigan 48375**