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Insights From the Chair:

What a great new partnership we have with the Kent Intermediate School District! Thank you Kent ISD, for hosting our Teacher Conference in March. What a privilege to spend a day training teachers in such a great facility. We appreciate the invitation back for 2011 and will soon have a firm date. Thanks to all who helped make this conference a success. We look forward to other Intermediate School Districts throughout the state coming on board and helping us educate teachers.

Thank you coalition members for sending me to the National JumpStart Conference. It was great as usual and again provided resources and contacts for our Michigan Coalition.

Be sure to see the new National Web site at www.jumpstart.org and the updated Clearinghouse that is easy to use!

I am pleased to report that the White House is becoming more and more involved in working to help combat the financial crisis by regulating and educating. They sent a representative to speak at the conference. Several members of JumpStart will continue to participate on President's Advisory Council on Financial Literacy.

A big thank you to The MI Debt Collectors Association for donating a Money Smart Kid Library to McBain Christian School in McBain, Michigan. How about you

and your organization being the next donor of a library? Our link is: <http://www.mijumpstartcoalition.org/152.php>

Our coalition has heard the request and in May began a conference call for teachers to share their resources, best practices and give the coalition tips on how we can better serve. If you are a K-12 teacher and interested in joining our calls, please contact Dennis Koch dkoch@delasallehs.com Our next call we be this month.

Again I would like to extend my sincere appreciation to the MI Department of Education for the list of credible curricula and resources for classroom use. The direct link to this site is: http://michigan.gov/documents/mde/FinancialLiteracy_222482_7.pdf

A big thank you to Doreen Mikhail and Samirian Hill for heading up our first Elementary Bookmark Contest "Make your Own Money". **212 children in 15 schools** participated in this year's contest. Thank you also to Lynn Ryan and her team for all the time spent on the Jumpstart Ambassador Contest for middle school students. I am proud to know we are beginning to heighten the awareness of personal finance education for children of all ages.

Congratulations to the Portage School District for making the decision to include personal finance education in your students' curriculum! We will be happy to show our support in the coming months!

SAVE THE DATE! The next teacher conference will be on December 7, 2011 in Detroit. Our keynote speaker for this conference will be Dr. Tawni Ferrarini from the Center for

MICHIGAN JUMPSTART BLOG

<http://www.mijumpstart.blogspot.com/>

Visit our BLOG at the above address and share your views about Financial Literacy and more. Become a contributor and post your own articles.

Find valuable financial tools like loan, interest and retirement calculators and links to vital financial information.

You can help Michigan JumpStart publicize this blog site by placing a link on your Facebook or Business websites. Let us know when you place a link on your business website so we may reciprocate.

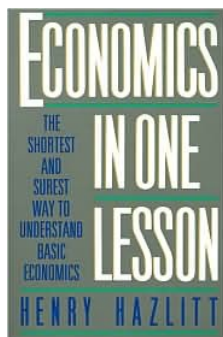
ABOUT JUMP\$TART

The Michigan Jump\$tart Coalition for Financial Literacy is composed of more than thirty public, private and non-profit organizations that seek to improve the personal financial literacy of Michigan's young adults.

Like the National Jump\$tart Coalition, <http://www.jumpstart.org/index.cfm>, the Michigan Jump\$tart Coalition endeavors to increase the prominence of financial literacy of young adults; develop and disseminate, and encourage the use of standards for grades K-12; and promote the teaching of personal finance.

The Jump\$tart Clearinghouse, which lists more than 700 titles of financial literacy materials available for all, can be found at <http://www.jumpstart.org/search.cfm>.

Recommended Reading:



MSW BOOKMARK CONTEST

This year's Money Smart Week Elementary School Bookmark Contest was a resounding success. 212 entries were received by the Michigan JumpStart Coalition from 15 schools throughout Michigan.

A difficult task it was, to narrow so many fine entries down to only three. Final results are shown on page 4 of this issue. Classmates of the first place winner will share a tour and lunch at the Federal Reserve Bank of Detroit.



A special thank you to Universal Learning Academy of Dearborn whose students submitted 62 entries. Maybury Elementary School of Detroit submitted 46 entries and Owens Elementary School in Pontiac submitted 38..

Insight from the chair: [cont'd]

Economic Education at Northern Michigan University.

What a privilege to be involved in such critical work during our country's crisis. How many folks have you personally talked to about our work in 2010? Have you contacted your legislators and local school districts to know how you feel? With districts having budgets cut more than ever, our voice must be heard that all children must have personal finance education. Take action for the next generation's sake! Let summer be the time to get organized and reactivate your efforts.

"Congratulations to the first recipient of the Educator of the Year Award: Amy Broekhuizen from Kentwood High School. Amy has been a longstanding active member in the MI Jumpstart as well as an FCS teacher. She is now a Master Teacher for FEFE! What an honor to now have two Master Teachers from Michigan of the nation's 12! I am always proud to work with you Amy. "

AMY BROEKHUIZEN EDUCATOR OF THE YEAR 2010

The Michigan JumpStart Coalition has named Amy Broekhuizen, of East Kentwood High School, its first Educator of the Year. The award, to be presented annually, will honor a Michigan educator who has made a substantial contribution to the financial literacy of Michigan students.

Amy Broekhuizen, Family and Consumer Sciences Educator, has been teaching in the FCS department at East Kentwood High School for the past nine years. She has taught a variety of courses within the department, but the one that she is most passionate about is Personal Finance, which she has had the privilege of teaching for the past five years. "I love teaching Personal Finance because it is information that students can utilize right now and carry it through for the rest of their lives".

Amy has been a member of Michigan Jumpstart for the past five years as well. The opportunity to attend the meetings was presented to her by the Family and Consumer Science Educators of Michigan Board. She has provided input about how Personal Finance is integrated into schools at the high school level and has been a voice for educators.

Amy also has the distinct honor of being a Master Educator for Family Economics and Financial Education (FEFE). She was selected during the 2009-2010 school year. "Being a Master Educator is quite an honor. To be able to work with a distinct group of individuals who are creative, knowledgeable, and passionate about Personal Finance is something that I will be able to treasure for the rest of my life".

The National Master Educator team is the FEFE program's most influential and elite team. This group of dedicated professionals work to continually enhance all components of the FEFE program ensuring it remains relevant and engaging for educators throughout the United States. They actively collaborate with the FEFE staff on a weekly basis:

- Developing and evaluating 50+ lesson plans per year;
- Creating and delivering training presentations at the National FEFE Training and Specialized State Trainings;
- Reading and evaluating current family finance content and education research to stay up-to-date and enhance their skills;
- Attending an annual retreat;
- and, providing weekly support and guidance.

The team is comprised of a diverse group of current classroom educators from throughout the United States who have been selected as a FEFE National Master Educator through a highly competitive application process. (Information provided from the FEFE website).

DO YOU USE A WRITTEN BUDGET?





**2010 Money Smart Week®
Elementary School Bookmark Contest
"MAKE YOUR OWN MONEY"**

AND THE WINNERS ARE:

1 st Place Kiersten Wilcher, 5 th grade	MacArthur K-8 University Academy Southfield, MI Ms. Girty-Andrews
2 nd Place Julian Ezell, 5 th grade	Maybury Elementary Detroit, MI Mrs. Lee
3 rd Place Carlos Arreola, 5 th grade	Maybury Elementary Detroit, MI Mrs. Turgeon

Honorable Mentions:

Angelia Sevier, Maybury Elementary
Amen Al-Moamen, Universal Learning Academy
Sarena Caver, MacArthur K-8 University Academy
Hectory Salcido, Maybury Elementary
Filip Jevtic, Steppingstone School for Gifted Education
Korina Deming, Steppingstone School for Gifted Education
Dominique Otto, Edmonson Elementary
Sean Pietraszewski, Washington Elementary
Gabriela Garcia, Owen Elementary
Jetoi Green, Lincoln King Academy
Courtney L. Carland, Farwell Elementary
Ann Thomas, Steppingstone School For Gifted Education
Alayna Nugent, Long Rapids Elementary
Xochitl Salazar, Maybury Elementary
Katelyn Mareski, Jayno Elementary
Yosir Alomair, Universal Learning Academy

Congratulations to the winners of the contest and thanks to all of the participants and teachers!
 We received 212 entries from 15 schools. We look forward to the contest next year.



FIRST PLACE - KIERSTEN WILCHER



SECOND PLACE - JULIAN EZELL



THIRD PLACE - CARLOS ARREOLA



Youth Financial Education Resources and School Partnerships

MCUL.org Financial Education Lessons & Resources



Michigan credit union financial educators conducted 1,829 youth/classroom presentations reaching over 47,000 youth in the 2008-2009 school year! (NYIB data)



Credit unions are active participants in youth financial education. As not-for-profit financial cooperatives with a social mission to educate the communities in which they serve, credit unions are a trusted source of financial education resources and knowledgeable financial educators.

Financial Lessons in a Box

Free, ready-to-go presentation kits include an overview, presentation detail, list of needed materials and correlations to Michigan educational standards and benchmarks.

www.mcul.org Go to Education tab – then to Financial Education.

You May See It Everyday but What Do You Know About Money? From bartering/trade to cultural currency and common currency, history of U.S. currency, how currency is made and cross-cultural history of the '\$' sign

The Penny Coin exchanges and values, simple addition, recognition of coin combinations and historical investigation of items valued at one cent

Savings Cans Saving, spending and sharing money, recognizing coin names and values and how money can be saved, shared and spent

Arthur's Pet Business Goods and services, fundamental economic concepts

Check it Out All about checking accounts for Middle/High School students

Needs and Wants Helps Middle and High School students understand the difference between needs and wants and how financial decisions are influenced by environment and regional economics

Budget Lesson Fun and interactive lesson uses candy to illustrate the concept of a balanced budget and the importance of having a spending plan

Consumer Credit Basics Lending and credit information everyone needs to know in order to use credit wisely and enjoy personal financial health

Invite a Local Credit Union Financial Educator to Your Classroom:

- Classroom lessons and customized presentations
- Seminars and assemblies
- NEFE High School Financial Planning Program
- Junior Achievement Series
- Student-Run Credit Unions

To find a local credit union financial educator, contact Beth Troost at Beth.Troost@mcul.org or (800)262-6285, ext. 453.



SAVE THE DATE

Family Economics & Financial Education [FEFE]

and

Family & Consumer Sciences [MSU Extension Services]

present

Financial Education Training

August 15-17, 2010

**Ralph A. MacMullan Conference Center
Higgins Lake, Roscommon, Michigan**

FCSEM is sponsoring a 2010 summer training along with Family Economics Financial Education (FEFE) from the University of Arizona. This training will provide educators with the skills to teach financial education so future generations will be financially literate and savvy consumers. Kathie Beck, FCSEM Secretary and National FEFE Master Educator and Jennifer Warner, FEFE Educational Programming Manager, from the University of Arizona, will conduct the training.

Teachers are encouraged to visit their banks and credit unions to ask for sponsorships to defray part of the costs.
\$390 w/o lodging - \$487 with lodging [roommate] - \$520 with single room

FCSEM members will be offered a reduction in registration fees. SBCEUs and graduate credit will be offered.

Registrations will be accepted on a first come – first served basis. **Cutoff date is July 1, 2010.**

Features of the curriculum:

- | | |
|---|---|
| 1) Official FEFE Training | 2) Full semester curriculum |
| 3) No text books needed | 4) Choice of WMU credit/1.5 SBCEUs |
| 5) Interdisciplinary applications | 6) Kinesthetic learning activities |
| 7) Power Points, research, websites, lesson plans | 8) Based on national standards and benchmarks |
| 9) Pre/Post tests and other assessments | 10) Interactive workshops |

CONTACT: Louise Bombyk
FCSEM Conference Coordinator
lbombyk@power-net.net
Phone: 989-288-2380

MICHIGAN JUMPSTART TO SPONSOR TWO TEACHER ATTENDEES

The conference supports the teaching of personal finance by:

- Demonstrating financial education resources—in breakout sessions and the exhibit hall—that teachers could begin to use immediately.
- Providing participants with personal development—financial education that they can use themselves.
- Providing teachers with a nationwide network of colleagues.
- Treating teachers as valued professionals and demonstrating industry support for classroom education.
- Subsidizing the cost for teachers to attend the conference at a time when school budgets are stretched extremely thin.

The conference supports JumpStart partner organizations by:

- Offering partners a platform to share their resources and expertise.
- Including sponsors and exhibitors in meal events and other activities, fostering their interaction with teachers and each other.

Providing companies and organizations with goodwill exposure before the desirable teacher audience.



Save the Date!
Financial Literacy Conference
Capital Hilton Hotel
Washington, DC
November 5-7, 2010

The JumpStart Coalition for Personal Financial Literacy proudly presents the first nationwide conference devoted entirely to personal finance education in Pre-K to 12.
Details coming soon!
Online Teacher Registration Begins September 7, 2010
www.jumpstart.org

Sponsored by



Conducted in partnership with the National Education Association



PLEASE SUBMIT, BY JUNE 30, 2010, YOUR INTEREST IN BEING SELECTED TO ATTEND THIS EVENT AT <http://www.mijumpstartcoalition.org/> Click on "Contact Us" to provide your information.

NATIONAL ENDOWMENT for FINANCIAL EDUCATION [NEFE] FREE TRAINING SEMINAR ANNOUNCEMENT

All training and materials provided by NEFE. Order your materials now at:
<http://hsfpp.nefe.org/instructors/10.cfm?pathinfo=/instructors/index2.cfm&deptid=22>

June 15, 2010

Iron County Courthouse
2 South 6th Street
Crystal Falls, MI 49920
Time: 9am—3pm
Registration: <http://web2.msue.msu.edu/inservice/>

August 12, 2010

CASE Credit Union
7527 Delta Commerce Drive
Lansing, MI 48917-2624
Registration: <http://web2.msue.msu.edu/inservice/>

August 12, 2010

Financial Edge Credit Union
1199 S Euclid Avenue
Bay City, MI 48706
Time: 9am—3pm
Registration: <http://web2.msue.msu.edu/inservice/>

August 16, 2010

Educational Services Center
630 Harvey Street
Muskegon, MI 49442
Registration: www.muskegonisd.org/development/

Additional seminars for Mt. Pleasant and Metro Detroit to be announced. For more information, contact Erica Tobe at tobee@msu.edu

Financial Literacy Symposium Scheduled for Columbus 9

FREE symposium for financial aid professionals - June 8, 2010 - Columbus, OH

TG [Texas Student Loan Guaranty Agency] invites you to discover new financial literacy ideas and information at the upcoming financial literacy symposium scheduled for Tuesday, June 8, in Columbus, OH. This free, one-day event has been designed to help colleges and universities advance their financial literacy efforts. Join knowledgeable presenters from the Ohio State University, Tally Hart (Senior Advisor, Economic Access Initiative) and Kate Trombitas (Assistant Director, Student Wellness Center), as they share their valuable experience in building an on-campus financial literacy program.

This event will enable attendees to:

- Engage with peers in informative discussions
- Learn new strategies for building effective financial literacy programs
- Gain insight into improving existing programs

Location:

Ohio State University
The Union Building
1739 N High Street
Columbus, OH, 43210

Student-Alumni Council Room (located on 2nd floor)

PARKING: Parking garage adjacent to the Union.
TG will provide a free parking voucher at event check-in.

Questions? Call Margie Harvey, TG school segment manager
(800) 252-9743
e-mail margery.harvey@tgslc.org.

Register and learn more today at: <http://www.tgslc.org/training/literacy/register.cfm>



LEARN MORE ABOUT ECONOMICS

FEE FOUNDATION FOR ECONOMIC EDUCATION



Walter E. Williams
Professor of Economics
George Mason University



Ludwig von Mises
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Friedrich von Hayek
"The Road to Serfdom"



Milton Friedman
Nobel Prize - Economics



Thomas Sowell, PhD
Senior Fellow
Stanford University