



Fostering Financial Education in Maine Schools Conference

Agenda
 Augusta Civic Center
 April 28, 2017

7:30 – 8:00	Registration and Exhibitor Breakfast - Augusta/Capital/Pine Tree		
8:00 – 8:30	Welcome		
8:30 – 9:30	<i>General Session – The Art of Connection - Using Storytelling and Comedy to Teach Youth About Money, Colin Ryan, Comedic Financial Speaker</i>		
9:30 – 10:00	Morning Exhibitor Break and Exhibitor Scavenger Hunt - Augusta/Capital/Pine Tree		
10:00 – 11:00	Augusta/Capital/Pine Tree	Washington	York
	<i>Strengthening Youth Financial Capability</i> Leslie Jones , Youth Financial Education Analyst, Consumer Financial Protection Bureau Moderator: Kristie Littlefield	<i>Educating Your Students on the Power and Danger of Credit Cards</i> Brett Shifrin , Mathematics Teacher, Gould Academy Moderator: Debra Kantor	<i>Car Buying 101: Helping Your Students Before They Head to the Dealership</i> Bill Cheeks , Regional Director, National Jump\$tart Coalition Moderator: Ed Moran
11:00 – 12:00	<i>Beyond the Google Search: Find Free and Engaging Resources Through Next Gen Personal Finance (NGPF) Tim Ranzetta, Next Gen Personal Finance</i>		
12:00 – 1:00	Lunch - Maine Jump\$tart Educator of the Year Presentation and FAME Invest in ME 2030		
1:00 – 2:00	Augusta/Capital/Pine Tree	Washington	York
	<i>Sandwich Generation: Caught in the Middle</i> Judith Shaw , Esq., Securities Administrator, Maine Office of Securities Moderator: Ed Moran	<i>EverFi Maine Financial Scholars Program</i> Maddy Murphy , Director, K-12 Programs, EverFi Moderator: Debra Kantor	<i>Practice What You Preach: Grading Your Own Financial Wellness</i> Steve Richardson , Branch Manager, Machias Savings Bank Moderator: Kristie Littlefield
2:00 – 2:30	Maine Credit Union League Cookie Break & Fitness Fair - Augusta/Capital/Pine Tree		
2:30 – 3:30	Augusta/Capital/Pine Tree	Washington	York
	<i>Resources to Bridge the Gap Between College Costs and Financial Aid</i> Mila Tappan , Manager of Outreach, and Martha Johnston , Director of Education, FAME Moderator: Megan Curtis	<i>Maine LifeSmarts Program</i> Debbie Bechard , Special Projects Manager, JMG, Amanda Peterson, UTC, Maine LifeSmarts Championship Team Moderator: Kathy Keneborus	<i>Top 10 Financial Literacy Tools for Your Classroom</i> Debra Kantor , Associate Extension Professor, UMaine Cooperative Extension Moderator: Steve Richardson
3:30	Closing Remarks and Prizes - Augusta/Capital/Pine Tree		

Strengthening Youth Financial Capability: Adults who have high levels of financial well-being feel in control of their finances, but how do children become adults with high levels of financial well-being? During this session, participants will learn teaching techniques and strategies to help build youth financial capability. We will spotlight CFPB's Building Blocks research and teaching pedagogy, a framework designed to help teachers select learning and teaching strategies for the classroom.

Educating Your Students on the Power and Danger of Credit Cards: This session will blend mathematics and financial literacy using a hypothetical scenario to bring to life the benefits of using credit cards responsibly. Participants will use spreadsheets to demonstrate their understanding of the scenario, develop a solution strategy and implement it to make informed decisions. Participants will review the Credit Card Act of 2010, use spreadsheets to learn about the minimum payment trap, learn to consolidate and make decisions about credit card debt, understand how to calculate the average daily balance, and how timing of payments affects the finance charge.

Car Buying 101: Helping Your Students Before They Head to the Dealership: This presentation will inform teachers on how to teach students about the vehicle buying process. Several key questions will be answered such as: how does credit affect your purchasing decision, what can your monthly budget afford, how will you pay for the vehicle and what can you get for your money? Handouts and Federal Trade Commission and Ally Financial Vehicle Financing curriculum will be used and provided to attendees.

Beyond the Google Search: Find Free and Engaging Resources Through Next Gen Personal Finance (NGPF): In this workshop, educators will get "hands-on" experience navigating the NGPF website and finding resources that they can use in their classrooms. Great opportunity for educators looking to supplement their existing curriculum and for new teachers looking for a "one-stop" resource. Please bring a laptop or tablet.

Sandwich Generation: Caught in the Middle: Do you find yourself struggling to plan for your retirement while also helping children pay for college education and providing financial assistance to your parents? If so, you are part of the "Sandwich Generation," the generation of adults responsible for their own needs as well as the care and support of dependent children and elderly family members. This session can help you better understand, balance, and manage the financial needs of your children, you, and your parents.

Maine Financial Scholars Program: Providing high quality financial literacy for students at no cost is at the core of EverFi's mission to prepare students with the 21st century skills needed to face next generation challenges. During this session, participants will receive an overview of EverFi's digital platform and extensive instructor resources. Attendees will also learn about training and support programs available to schools. This session is geared towards middle school and high school educators. Session attendees will be granted access to the course and instructions on how to get students started!

Practice What You Preach: Grading Your Own Financial Wellness: You may be tasked with the tremendous responsibility of enlightening young minds in the mysterious ways of all things financial...that said, how are YOU doing? Are you a good financial role model for kids, or are you the equivalent of financial kryptonite? This session will touch on ways to measure your own financial wellness, as well as the psychology behind why you do what you do.

Resources to Bridge the Gap Between College Costs and Financial Aid: With the rising cost of college, many families find themselves struggling to piece together a financing plan in order to pay the college bill paid after financial aid. During this session, participants will receive an overview of college savings and financing programs available to Maine students, along with important strategies for making informed financing decisions. We'll also share several resources designed to improve financial wellness before and after college.

Maine LifeSmarts Program: Focusing on five key areas, LifeSmarts prepares students to enter the real world as smart adult consumers. Do you want to learn how to incorporate LifeSmarts resources, curriculum, and competition into your financial education program? If so, then this is the session for you! You'll hear from a Maine championship coach and LifeSmarts players. Don't miss out on learning more about this free, engaging, and exciting program for Maine high school students!

Top 10 Financial Literacy Tools for Your Classroom: So many financial literacy curriculums, so little time. Wondering how to pick the right resources for your classroom? If so, then this session is for you! Using the *Consumer Financial Protection Bureau's, Youth Financial Education's Curriculum Review* tool, this workshop will evaluate several commonly used curriculums and rate them for content, efficacy, utility and quality.