

Agenda

Read and approve minutes of Dec. 19, 2017 Meeting (see page two)

Discuss agendas of one-day workshops

- Options
 - Devote vast majority of day to an exploration of lessons
 - Divide time between content and lessons
- Auxiliary questions
 - Do we divide each training into essentially two trainings?
 - Example: Elementary divided into k-2 and 3-5
 - Which source or sources for lessons? We currently have sufficient inventory of Financial Fitness for Life for June trainings
 - Advantages of using single source
 - Disadvantages of using single source

Content (see sample one day agendas on pages 3-6). Which competencies do we focus on?

Competency 1: Spending and Saving

Students will apply strategies to monitor income and expenses, plan for spending, and save for future goals.

Competency 2: Credit and Debt

Students will develop strategies to control and manage credit and debt.

Competency 3: Employment and Income

Students will use a career plan to develop personal income potential.

Competency 4: Investing

Students will implement a diversified investment strategy that is compatible with personal financial goals.

Competency 5: Risk Management and Insurance

Students will apply appropriate and cost-effective risk management strategies.

Competency 6: Financial Decision-Making

Students will apply reliable information and systematic decision-making to personal financial decisions.

Minutes

Dec. 19, 2017

The committee discussed the results of the recent educator survey with a focus on their impact on implementation plans.

It was decided that we would offer two or more (depending on funding) one day introductory trainings to people new to financial education. We are hopeful that this change in format will be successful in attracting educators who are new to financial education (perhaps hosted by experienced educators who will serve as mentors).

Teachers overwhelmingly endorsed trainings that are offered either in the summer or during school time. With that in mind, we proposed scheduling the one days in June, 2018 in Spokane. Historically we have offered the June trainings during the last week of the month which conflicts with the Applied Math conference. We will explore moving this up to take advantage of the earlier end of school dates in Eastern Washington.

We will continue to hold our advanced trainings (we need a better name for this training) in August after the WA-ACTE conference.

We also discussed offering preconference trainings to piggy-back on other teacher conferences

Sample one day personal finance workshops for elementary teachers:

Sample 1

TIME	DESCRIPTION	
8:00 to 8:30	Registration	
8:30 to 8:45	Welcome and Materials Overview	
8:45 to 9:10	Earning an Income	
9:10 to 9:15	Break	
9:15 to 9:50	Earning an Income K–2 Curriculum	Earning an Income 3–5 Curriculum
9:50 to 10:00	Break	
10:00 to 10:30	Savings	
10:30 to 11:15	Savings K–2 Curriculum	Savings 3–5 Curriculum
11:15 to 11:20	Break	
11:20 to 12:15	Spending K–2 Curriculum	Spending 3–5 Curriculum
12:15 to 1:00	Lunch—Materials adoption discussion	
1:00 to 1:40	Credit	
1:45 to 1:55	Break	
1:55 to 2:35	Credit K–2 Curriculum	Credit 3–5 Curriculum
2:35 to 2:45	Break	
2:45 to 3:30	Money Management	
3:30 to 3:45	Planning	
3:45 to 4:00	Evaluations	

Sample Two

TIME	DESCRIPTION
8:15 to 8:45	Registration
8:45 to 8:55	Welcome
8:55 to 9:15	The Millionaire Game
9:15 to 9:45	Earning an Income
9:45 to 10:00	Break
10:00 to 10:45	Choices and Opportunity Cost
10:45 to 11:30	Why Do I Want All this Stuff?
11:30 to 12:00	Credit is Based on Trust
12:00 to 12:45	Lunch
12:45 to 1:30	Comparison Shopping
1:30 to 2:30	Saving
2:30 to 3:15	Financial Fitness of Life Overview
3:15 to 3:30	Evaluations

MS/HS sample one

Time	Description
8:45 – 9:05	Introductions
9:05 – 9:50	Consumer Decision Making
9:50 – 10:30	Financial Institutions
10:30 – 11:20	Education and Earnings
11:20 – 12:00	Taxes and My Salary
12:00 – 12:45	Lunch
12:45 - 1:30	Responsible Use of Credit
1:30 – 2:00	Budgeting

2:00 – 2:45	Insurance
2:45 – 3:00	Evaluations

MS/HS sample two

TIME	DESCRIPTION
8:00 to 8:30	Registration
8:30 to 8:45	Welcome
8:45 to 9:15	The Millionaire Game
9:15 – 10:30	Decision Making Middle School—lesson 2—exercise 2.1 (Graham cracker) High School—Lesson 3—Exercise 3.2 (College for Maria—discuss) Middle School—Exercise 3.2 (Price as an incentive and criteria)
10:30 – 11:20	Education and Earnings
12:00 to 1:00	Lunch
1:00 – 2:15	Credit
2:15 – 3:15	Saving HS—Lesson 20—exercise 20.2 Middle School: lesson 13, exercise 13.1a, 13.1b, Exercise 13.3 (Rolling for a Goal) Middle School—Lesson 12—Types of savings Plans—exercise 12.2, 12.4
	Evaluations