



Financial Education
 Public-Private Partnership
 Setting the Washington Agenda for Financial Education

Report on the Master Financial Educators Conference

June 23rd and 24th, 2015



This program was made possible by funding from the Department of Financial Institutions, presented by the Financial Education Public Private Partnership. Visit FEPPP at www.feppp.org.

“It was the best workshop ever!”

Elaine Marie Berg, participant

Introduction

The Master Financial Educators Institute was designed to serve the needs of experienced middle and high school financial educators and novice elementary teachers. The sessions were chosen based upon feedback from previous participants and the experience of the education committee. From sessions aimed at addressing the personal informational needs of educators (Christiansen’s *Investing for Retirement and Beyond*) to sessions focused on student participation, (WSECU’s *Reality Fair*, WCEFE’s *Stock Market Game*, Mind Blown Labs’ *Thrive and Shine*), to those sessions guaranteed to keep both students and teachers up at night (WSECU’s *Identity Theft*, and DFI’s *Fraud*), the agenda was designed to meet the needs of a diverse group of educators.

Participating Teachers

On 23rd and 24th, 2015, sixt-one educators participated in the Master Financial Educators Training, ultimately reaching 9,123 students. There were 9 elementary, 12 middle and 40 high school educators in attendance.

They represented some 50 schools in 32 school districts, plus one private school. (See tables below).

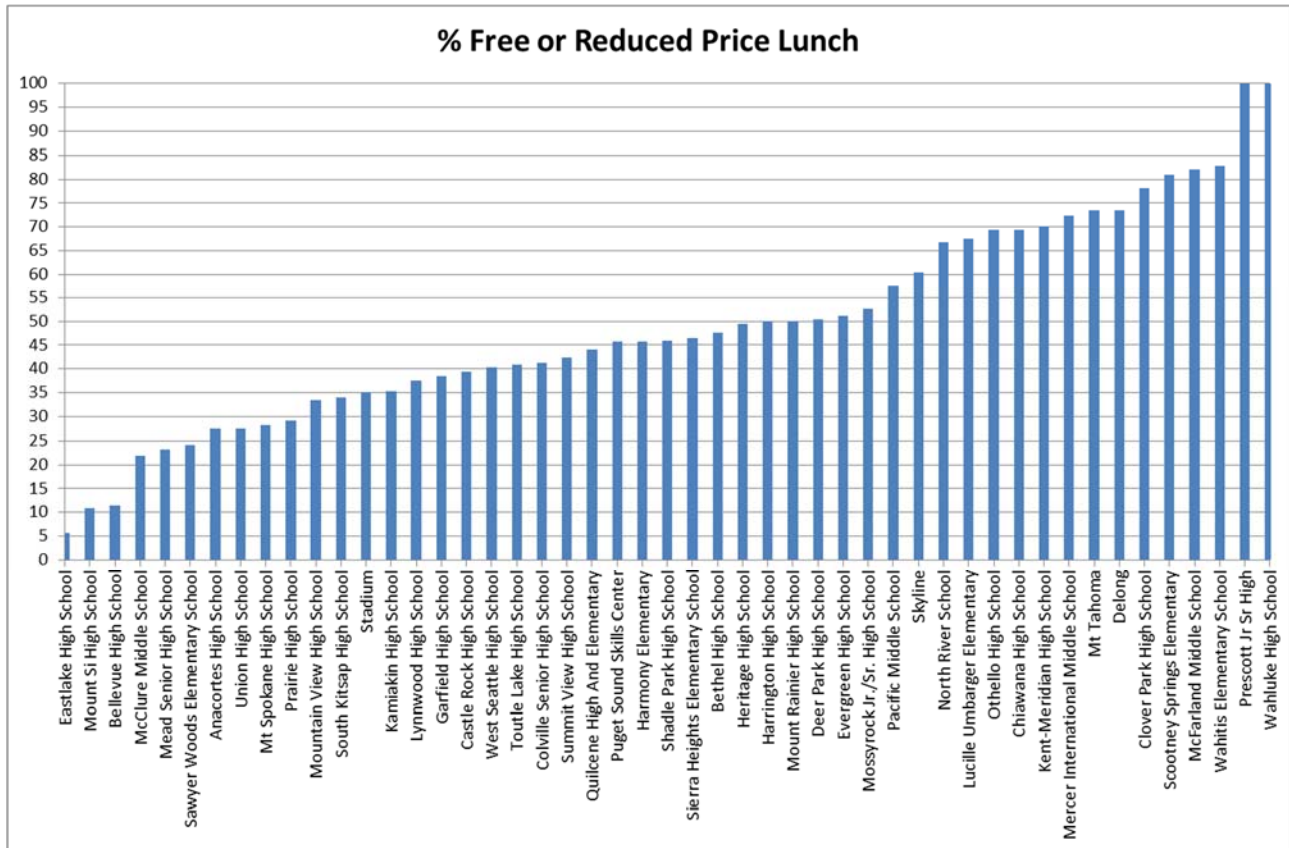
Schools (50)

| | | |
|---------------------------------|------------------------------------|----------------------------|
| Anacortes High School | Kamiakin High School | Prairie High School |
| Asa Mercer International Middle | Kent-Meridian High School | Prescott Jr. Sr. High |
| Bellevue High School | Lucille Umbarger Elementary School | Puget Sound Skills Center |
| Bethel High School | Lynnwood High School | Quilcene High School |
| Castle Rock High School | McClure Middle School | Sawyer Woods Elementary |
| Chiawana High School | McFarland Middle School | Scotney Springs Elementary |
| Clover Park High School | Mead High School | Shadle Park High School |
| Colville High School | Mossyrock High School | Sierra Heights Elementary |
| Deer Park High School | Mount Rainier High School | Skyline Elementary School |
| DeLong Elementary School | Mount Si High School | South Kitsap High School |
| Eastlake High School | Mount Spokane High School | Stadium High School |
| Emerson High School | Mountain View High School | Summit View Middle School |
| Evergreen High School | Mt. Tahoma High School | Toutle Lake High School |
| Garfield High School | North River School | Union High School |
| Harmony Elementary School | Othello High School | Wahitis Elementary |
| Harrington High School | Pacific Middle School | Wahluke High School |
| Heritage High School | | West Seattle High School |

School Districts (32)

| | | |
|-------------------|-----------------|-------------------|
| Anacortes | Harrington | Pasco |
| Battle Ground | Highline | Prescott |
| Bellevue | Kennewick | Quilcene |
| Bethel | Kent | Renton |
| Burlington-Edison | Lake Washington | Seattle |
| Castle Rock | Mead | Snoqualmie Valley |
| Clover Park | Mossyrock | South Kitsap |
| Colville | Mt. Baker | Spokane |
| Deer Park | North River | Tacoma |
| Edmonds | Othello | Toutle Lake |
| Evergreen | | Wahluke |
| | Private School | |

The income of families served by these schools was measured by the percentage of students eligible for free or reduced price lunch. For a family of four, this translates into a family income of less than \$44,123. The training served students from some of the schools with the lowest percentages (Eastlake and Mount Si High schools), to some of the highest (Prescott and Wahluke high schools) where 100% of the students qualified for free or reduced price lunch.

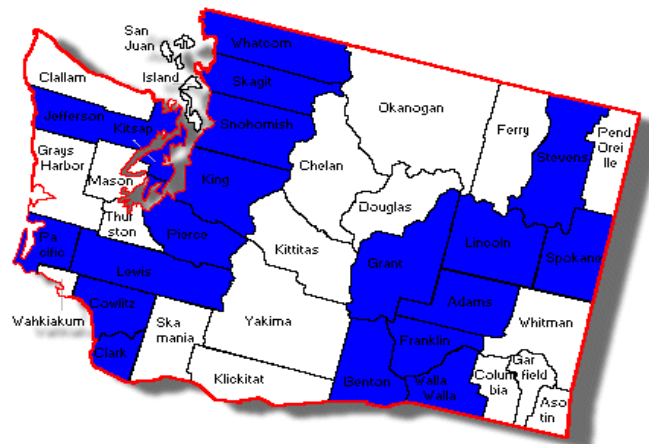


The race and ethnicity data for each school is shown in the table below. We had a number of schools which served primarily Hispanic/Latino populations (Lucille Umbarger Elementary, McFarland Middle School, Othello High School, Scootney Springs Elementary, Wahitis Elementary School, Chiawana High School, Prescott Jr Sr High, and Wahluke High School) all of whom, with the exception of Lucille Umbarger, are located in eastern Washington. Clover Park, Mt. Rainier, Pacific Middle, Puget Sound Skills Academy, Sierra Elementary and Kent Meridian are more diverse than the typical school in Washington.

| School Name | % Hispanic / Latino of any race(s) | % American Indian / Alaskan Native | % Asian | % Black / African American | % Native Hawaiian / Other Pacific Islander | % White | % Two or More Races |
|--------------------------------|---|---|----------------|-----------------------------------|---|----------------|----------------------------|
| Anacortes High School | 8.14 | 1.23 | 3.45 | 1.73 | 0.12 | 84.59 | 0.74 |
| Prairie High School | 10.92 | 0.19 | 3.60 | 0.83 | 0.26 | 77.33 | 6.87 |
| Summit View High School | 5.34 | 0.73 | 0.24 | 0.24 | 0.00 | 88.59 | 4.85 |
| Bellevue High School | 6.67 | 0.19 | 26.93 | 3.24 | 0.32 | 53.79 | 8.87 |
| Bethel High School | 12.74 | 1.89 | 6.15 | 8.29 | 2.32 | 63.99 | 4.63 |
| Lucille Umbarger Elementary | 49.93 | 1.33 | 1.47 | 0.15 | 0.15 | 43.45 | 3.53 |
| Castle Rock High School | 10.10 | 2.07 | 1.04 | 0.52 | 1.04 | 80.05 | 5.18 |
| Clover Park High School | 36.02 | 0.81 | 8.07 | 16.54 | 5.87 | 20.95 | 11.74 |
| Colville Senior High School | 4.86 | 2.52 | 0.90 | 0.18 | 0.00 | 86.49 | 5.05 |
| Deer Park High School | 3.70 | 2.25 | 0.16 | 1.77 | 0.00 | 91.79 | 0.32 |
| Lynnwood High School | 18.95 | 0.35 | 21.99 | 7.68 | 0.76 | 41.98 | 8.30 |
| Evergreen High School | 17.28 | 0.99 | 4.51 | 4.02 | 3.19 | 62.52 | 7.48 |
| Heritage High School | 19.32 | 0.89 | 4.79 | 2.81 | 1.93 | 64.84 | 5.42 |
| Mountain View High School | 18.72 | 0.59 | 10.03 | 3.24 | 1.40 | 58.90 | 7.12 |
| Union High School | 10.65 | 0.61 | 10.83 | 2.97 | 1.04 | 67.50 | 6.41 |
| Harrington High School | 4.65 | 2.33 | 0.00 | 0.00 | 0.00 | 83.72 | 9.30 |
| Mount Rainier High School | 25.15 | 0.72 | 13.42 | 11.91 | 2.71 | 36.94 | 9.15 |
| Pacific Middle School | 28.88 | 0.92 | 11.06 | 10.29 | 4.15 | 36.56 | 8.14 |
| Puget Sound Skills Center | 38.89 | 0.00 | 27.78 | 11.11 | 0.00 | 16.67 | 5.56 |
| Kamiakin High School | 20.35 | 0.67 | 2.47 | 2.14 | 0.34 | 72.06 | 1.97 |
| Kent-Meridian High School | 26.27 | 0.51 | 21.41 | 19.14 | 4.26 | 22.52 | 5.89 |
| Sawyer Woods Elementary School | 8.17 | 0.22 | 3.53 | 3.09 | 1.10 | 71.52 | 12.36 |
| Eastlake High School | 7.02 | 0.37 | 10.91 | 0.92 | 0.25 | 75.23 | 5.30 |
| Mead Senior High School | 5.95 | 0.00 | 0.00 | 1.13 | 0.00 | 83.41 | 9.52 |
| Mt Spokane High School | 6.08 | 0.07 | 0.47 | 1.22 | 0.47 | 82.17 | 9.52 |
| Mossyrock Jr./Sr. High School | 15.45 | 1.63 | 0.41 | 0.41 | 0.41 | 80.89 | 0.81 |
| Harmony Elementary | 7.55 | 8.09 | 0.54 | 0.27 | 0.00 | 76.28 | 7.28 |
| North River School | 17.31 | 1.92 | 0.00 | 7.69 | 0.00 | 73.08 | 0.00 |
| McFarland Middle School | 87.44 | 0.00 | 0.57 | 0.23 | 0.00 | 11.53 | 0.23 |
| Othello High School | 84.95 | 0.00 | 0.10 | 0.10 | 0.00 | 13.71 | 1.14 |

| School | % Hispanic / Latino of any race(s) | % American Indian / Alaskan Native | % Asian | % Black / African American | % Native Hawaiian / Other Pacific Islander | % White | % Two or More Races |
|-------------------------------------|------------------------------------|------------------------------------|---------|----------------------------|--|---------|---------------------|
| Scootney Springs Elementary | 87.76 | 0.00 | 0.19 | 0.00 | 0.00 | 11.32 | 0.74 |
| Wahitis Elementary School | 90.61 | 0.00 | 0.00 | 0.00 | 0.00 | 9.19 | 0.21 |
| Chiawana High School | 64.49 | 0.13 | 1.88 | 2.75 | 0.42 | 28.51 | 1.83 |
| Prescott Jr Sr High | 83.56 | 1.37 | 0.00 | 2.74 | 0.00 | 12.33 | 0.00 |
| Quilcene High And Elementary School | 3.96 | 1.98 | 0.99 | 0.00 | 0.00 | 84.65 | 8.42 |
| Sierra Heights Elementary School | 27.56 | 0.15 | 23.19 | 5.27 | 0.30 | 32.53 | 10.99 |
| Garfield High School | 8.21 | 0.62 | 18.47 | 27.98 | 0.12 | 38.42 | 6.18 |
| McClure Middle School | 10.39 | 1.11 | 9.65 | 5.38 | 0.19 | 66.60 | 6.68 |
| Mercer International Middle School | 17.02 | 0.37 | 43.91 | 23.81 | 0.37 | 9.21 | 5.30 |
| West Seattle High School | 13.46 | 1.47 | 14.83 | 13.75 | 0.69 | 48.33 | 7.47 |
| Mount Si High School | 4.29 | 0.56 | 3.44 | 1.19 | 0.28 | 87.97 | 2.26 |
| South Kitsap High School | 9.45 | 1.00 | 3.75 | 1.80 | 1.65 | 70.45 | 11.90 |
| Shadle Park High School | 6.45 | 1.46 | 1.25 | 0.97 | 0.76 | 78.49 | 10.62 |
| Delong | 15.36 | 1.65 | 7.68 | 28.70 | 1.65 | 42.78 | 2.19 |
| Mt Tahoma | 22.81 | 1.50 | 16.73 | 20.59 | 3.92 | 31.05 | 3.40 |
| Skyline | 12.63 | 0.26 | 3.87 | 14.95 | 0.77 | 57.73 | 9.79 |
| Stadium | 10.97 | 1.61 | 10.67 | 14.66 | 1.01 | 57.93 | 3.16 |
| Toutle Lake High School | 7.28 | 2.65 | 1.66 | 0.99 | 0.00 | 85.43 | 1.99 |
| Wahluke High School | 93.02 | 1.07 | 0.00 | 0.00 | 0.00 | 5.37 | 0.54 |
| Summary Data | | | | | | | |
| Institute Averages | 24.62 | 1.08 | 7.3 | 5.9 | .9 | 54.72 | 5.43 |
| State Averages | 28.3 | 4.2 | 2.7 | 1.3 | 0.4 | 58.6 | 4.5 |

The counties in blue below are home to the schools served by our participants.



Counties (19)

| | | |
|----------|-----------|-------------|
| Adams | Jefferson | Skagit |
| Benton | King | Snohomish |
| Clark | Kitsap | Spokane |
| Cowlitz | Lewis | Stevens |
| Franklin | Lincoln | Walla Walla |
| Grant | Pacific | Whatcom |
| | Pierce | |

The Program

Our keynote speaker, Judge Frederick Corbit, led off the institute with a fascinating discussion on the importance of financial education from the perspective of a bankruptcy judge. Judge Corbit's offer to speak on this issue, on both the sides of the mountains, was particularly meaningful for educators who are fighting to keep personal finance alive in their schools.

Monday's concurrent sessions were designed to offer elementary educators a track specifically for them. We offered elementary educators the option of attending the first day or both days given this program design. All elementary teachers opted to attend both days. Lyn Peters of DFI presented the first k-8 session on the *Money Savvy* program followed by an exploration of personal finance games for elementary students led by Jeremy Lushene also of DFI. Following lunch, Charles Collier explored how to create a classroom economy. The elementary teachers' day concluded with a presentation from Keith Appleton of STCU on its *Money Jar Financial Education* program.

Middle and high school teachers had the opportunity to choose between two sessions immediately following the Judge's presentation. Josh Bergman spoke on electronic banking and identity theft while Kyle Nielsen and Mary Nagel discussed math and personal finance, with Mary explaining the requirements for a third year financial algebra course and Kyle sharing the new Real World Math lessons from the Council for Economic Education. For the next program segments, we kept Josh on for an encore presentation of his session while Lyn Peter's (DFI) presented a session on fraud.

Following lunch, Nielsen and Nagel reprised their morning presentation and Whalley introduced the teachers to the primary resource distributed at the institute—the *Virtual Economics* Flash drive. The flash drive distributed to teachers contains two folders. One folder is home to Virtual Economics. It contains over 1400 economic and personal finance lessons, a collection of short concept videos with online tests, and other teaching tools. It also links to *EconEdLink*, a powerful website with lessons, normed testing instruments, videos and games. The second folder contains the materials presented and distributed at the institute, including copies of presenters PowerPoints for easy post training use. The table of contents of the FEPPP collected materials is shown below.

FEPPP Portion of Flash Drive: Table of Contents

Buying a car

- Borrowing Money to Buy a Car - Figures
- Borrowing Money to Buy a Car - Text
- Handouts-Spokane Conf 2015 B LeTourneau2

Common core math tasks

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> a lifetime of savings Bedroom Remodel_Mid Level Task_Final carnival tickets classroom supplies Credit Card-Final delayed gratification | <ul style="list-style-type: none"> field day scarcity How Much for How Much-Final movie tickets Rising gas Prices saving money Savings-Final | <ul style="list-style-type: none"> setting goals susans choice the class trip the price of bread visiting the arcade What is the True Cost of Purchasing an Automobile_Final |
|---|--|--|

Correlations of FFFL with Common Core Standards

- | | |
|---|---|
| <ul style="list-style-type: none"> common core correlation fffl 3 to 5 common core correlations fffl 6 to 8 | <ul style="list-style-type: none"> Correlations to Common Core FFFL High School fffl correlation common core k to 2 |
|---|---|

Financial Fitness for Life Elementary

- Financial Fitness BINGO
- Financial Fitness for Life Elementary

Financial Fitness for Life Information

- | | |
|--|--|
| <ul style="list-style-type: none"> Materials Overview Financial Fitness for Life with Common Core correlation hs Materials Overview Financial Fitness for Life with Common Core correlation ms | <ul style="list-style-type: none"> Online sources of Common core and personal finance correlations Proof of Effectiveness for Financial Fitness for Life Materials |
|--|--|

Financial Fitness for Life Tests

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> elementary_theme1 elementary_theme1_key elementary_theme2 elementary_theme2_key elementary_theme3 elementary_theme3_key elementary_theme4 elementary_theme4_key | <ul style="list-style-type: none"> middle_theme1 middle_theme1_key middle_theme2 middle_theme2_key middle_theme3 middle_theme3_key middle_theme4 middle_theme4_key middle_theme5 middle_theme5_key | <ul style="list-style-type: none"> hs_theme1 hs_theme1_key hs_theme2 hs_theme2_key hs_theme3 hs_theme3_key hs_theme4 hs_theme4_key hs_theme5 hs_theme5_key |
|--|--|--|

Financial Fraud Protection

Financing College

- FEPPP presentation June 2015- Final

Identity Theft

- ID Theft FEPPP 2015

Investing for Retirement and Beyond

- | | |
|---|---|
| <ul style="list-style-type: none"> Looking to Retire Within the Next 5 Years | <ul style="list-style-type: none"> Six Crucial Steps to Retire of Your Terms |
|---|---|

- 📁 Keys to Financial Success
 - 📄 Practical Money Skills for VISA student and Teacher
 - 📄 2014 Asarta Hill Meszaros Keys Features and Effectiveness IREE Vol 16
 - 📄 Constructing Personal Finance Units for the Middle and High School
 - 📄 Keys Internet Bookmarks-with additions
 - 📄 Keys Introduction and table of contents
 - 📄 Keys to Financial Success Risk Protection
 - 📄 Keys to Financial Success Banking Services
 - 📄 Keys to Financial Success Budgeting
- 📁 Math and Personal Finance
 - 📄 Activity_1
 - 📄 Activity_2 Answer_Key
 - 📄 Activity_2
 - 📄 Activity_Sheet_1_Answer_Key
- 📁 Money Savvy
- 📁 Preparing Your Students to Play the SMG
 - 📄 Handouts-Spokane Conf 2015 B LeTourneau
 - 📄 Stock Market Game Information LeTourneau
- 📁 Standards
 - 📄 Financial Ed -Jumpstart Nat Stds
- 📁 Student Creation of Portfolios
 - 📄 Buy-sell-hold decision (1)
 - 📄 CNN Money pages
 - 📄 Portfolio 5th spring 2015
- 📁 The Mini Economy
 - 📄 BIE Forms
 - 📄 BIE Manual
 - 📄 Chair Rental Agreement
- 📁 Using Virtual Economics
 - 📄 Using the Virtual Economics Flash Drive to Teach Personal Finance
 - 📄 ve45 introduction 2015 personal finance
- 📁 Financial Ed - Curriculum Resources
 - 📄 Financial Education materials 2015
 - 📄 Master Financial Educators Conference Agenda 2015
 - 📄 Money Math
 - 📄 Presenters Contact Information public Version
 - 📄 Table of Contents
 - 📄 The Importance of Financial Education -Corbit
- 📄 Keys to Financial Success Careers and Planning
- 📄 Keys to Financial Success Credit
- 📄 Keys to Financial Success Goals and decision making
- 📄 Keys to Financial Success Housing Issues
- 📄 Keys to Financial Success Saving and Investing
- 📄 Keys to Financial Success Teachers Manual with no handouts
- 📄 Keys to Financial Success Transportation
- 📄 VISA Practical Money Skills Slides
- 📄 Assessment using two way tables
- 📄 how to use two tables to determine auto deductibles
- 📄 math and personal Finance _Deductibles_and_Premiums
- 📄 Premium and Deductible Lesson Plan
- 📄 national-standards-for-financial-literacy cee and Fed
- 📄 portfolio bldg 101
- 📄 Student Creation of Investment Portfolios
- 📄 Student Investment Portfolios - Add'l Resources
- 📄 million dollar project Blank form
- 📄 Negotiation Game
- 📄 Not for a Billion Gazillion Dollars
- 📄 Special Purchases 00
- 📄 STUDENT INTEREST INVENTORY
- 📄 World Trade BINGO

Day one concluded with a rousing demonstration of the Reality Fair by WSECU where teachers were invited to participate as students would in the simulation. Volunteers from WSECU, BECU, and teachers who had previously participated in a reality fair acted as local service and product providers.

Participants were also invited to attend the FEPPP general membership meeting which followed the final session. Approximately 10 teachers participated in the meeting, a number of whom shared their perception of the meeting in small groups on the following day.

Day two began with two speakers new to our partnership. Imagine having an hour with a tax expert who speaks English, not accounting—that's just who we had with Jan Kalberg, from H&R Block. Helen Andrews, a teacher from Bellevue High School with extensive background in financial areas in a previous life, led participants through the portfolio building process. Brian LeTourneau offered insights on the car buying process, an area of particular interest to high school students and to those of us who dread the entire negotiating process.

Bringing up LeTourneau's name in the Stock Market Game community invariably elicits one response—*how does he do it?* Brian's teams have won 17 SMGs, and his record stands alone in Washington for student achievement in the game. As a result, we offered a session where he could share his acumen-- *Preparing Your Students to Play the Stock Market Game—Advice from A Winning Teacher*. Dave Rovick from Washington College Access Network, and Sherri Peterson from Gonzaga, put their experience in student financial aid to great use leading a session on financing college. Whalley offered another session of the VE introduction to educators unable to attend the previous day's session.

Our most requested session from previous participants was advice on retirement planning for educators at all life stages. Far too often the only "education" that someone receives in this area is from an individual trying to sell you something. Eric Christiansen provided our teachers with the opportunity to learn and ask questions outside the sales environment. Given the number of questions, we could have Eric speak most of the morning.

Following lunch, Whalley offered a session on building curriculum units in personal finance based on the Federal Reserve Bank of Philadelphia and University of Delaware's *Keys to Financial Success*. The Keys program took materials from a number of sources on the VE flash drive and created a complete semester long course broken into seven discrete units. Following the same theme, Kirsten Anderson, Eastlake High School, and Amanda McNaughton, Garfield High School, led a session on creating personal finance units for middle and high school special ed classes. Collier and Mumma (a second grade teacher) introduced elementary teachers to the *Financial Fitness for Life* materials which are teacher tested and classroom ready.

Our final session of the training focused on *Thrive and Shine*, an online game whose development was significantly underwritten by the U.S. Treasury. The game is receiving high praise from the Consumer Financial Protection Bureau and considerable buzz in the financial education community. We were thrilled when co-founder Tracy Moore agreed to be a presenter at our conference. As the game is refined, teachers have the opportunity to field test the latest versions in their classrooms. A companion series of classroom lessons are being developed by a member of the Council for Economic Education's network.

Master Financial Educators Conference Agenda

June 23, 2015

9:00-9:15

Welcome and Introductions--*Pam Whalley* Room 402BC

9:15 to 10:15

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| <p>The Importance of Financial Education <i>Judge Frederick P. Corbit, U.S. Bankruptcy Court</i> Room 402 BC</p> |
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10:15 to 10:25

Break

10:25 to 11:15

| | | |
|--|---|---|
| <p>Math and Personal Finance (High School) <i>Kyle Nielsen, Kingston High School and Mary Nagel, OSPI</i> Room 402A</p> | <p>Electronic Banking and Identity Theft (All grades) <i>Josh Bergman -- WSECU</i> Room 402BC</p> | <p>Money Savvy for Kids (Elementary and Middle) <i>Lyn Peters--Department of Financial Institutions</i> Room 401C</p> |
|--|---|---|

11:15 to 11:20

Break

11:20 to 12:05

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|--|--|--|
| <p>Fraud (All grades) <i>Lyn Peters--Department of Financial Institutions</i> Room 402 A</p> | <p>Electronic Banking and Identity Theft (All grades) <i>Josh Bergman -- WSECU</i> Room 402 BC</p> | <p>Integrating Games into Personal Finance-- (Elementary Level) <i>Jeremy Lushene--Department of Financial Institutions</i> Room 401 C</p> |
|--|--|--|

12:05 to 1:00

Lunch

1:00 to 1:50

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| <p>Math and Personal Finance (High School) <i>Kyle Nielsen, Kingston High School and Mary Nagel, OSPI</i> Room 402 A</p> | <p>Using the Virtual Economics Flash Drive to Teach Personal Finance (All grades) <i>Pam Whalley--Washington Council for Economic and Financial Education</i> Room 402 BC</p> | <p>Creating a Mini Economy in Your Classroom (Elementary and Middle) <i>Charles Collier, Financial Fellow</i> Room 401 C</p> |
|--|---|--|

1:50 to 2:00 Break

| | | |
|--------------|--|---|
| 2:00 to 3:30 | Reality Fair (Middle and High School) <i>WSECU</i> Room 402 BC | My Life, My Money--STCU Money Jar Lesson (Elementary) <i>Keith Appleton--STCU</i> Room 402A |
|--------------|--|---|

June 24, 2015

| | | | |
|---------------|--|--|--|
| 9:00 to 10:00 | Buying a Car (High School) <i>Brian LeTourneau-Olympia High School, retired</i> Room 402 A | Student Creation of Investment Portfolios (4th to 12th grade) <i>Helen Andrews--Bellevue High School</i> Room 402 BC | Income Taxes (All grades) <i>Jan Kalberg--H & R Block</i> Room 401 C |
|---------------|--|--|--|

10:00 to 10:10 Break

| | | | |
|----------------|--|--|---|
| 10:10 to 11:10 | Preparing Your Students to Play the Stock Market Game—Advice from A Winning Teacher (4th to 12th grade) <i>Brian LeTourneau, the Stock Market Game</i> Room 402A | Financing College (All grades) <i>Dave Rovick, Washington College Access Network, and Sherri Peterson, Gonzaga</i> Room 402 BC | Using the Virtual Economics Flash Drive to Teach Personal Finance (All grades) <i>Whalley</i> Room 401C |
|----------------|--|--|---|

| | | |
|----------------|---|--|
| 11:10 to 12:10 | Investing for Retirement and Beyond <i>Eric Christiansen--Quantum Financial Planning Services</i> Room 402 BC | |
|----------------|---|--|

12:10 to 1:00 Lunch

| | | | |
|--------------|--|--|---|
| 1:00 to 2:10 | Personal Finance in the Secondary Special Ed Classroom | Constructing Personal Finance Units for the Middle and High School Classroom | Financial Fitness for Life for Elementary Educators |
|--------------|--|--|---|

| | | |
|--|--|---|
| <i>Kirsten Anderson, Eastlake High School and Amanda McNaughton, Garfield High School</i> Room 402A | <i>Whalley--Keys to Financial Success</i> Room 402 BC | <i>Collier and John Mumma, Harmony Elementary School</i> Room 401C |
|--|--|---|

2:10 to 2:20 Break

2:20 to 3:20

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|--|
| <i>Integrating Games into Personal Finance</i> <i>Tracy "Ty" Moore II, Mind Blown Labs Founder</i> Room 402 BC |
|--|

3:20 to 3:30 Evaluations

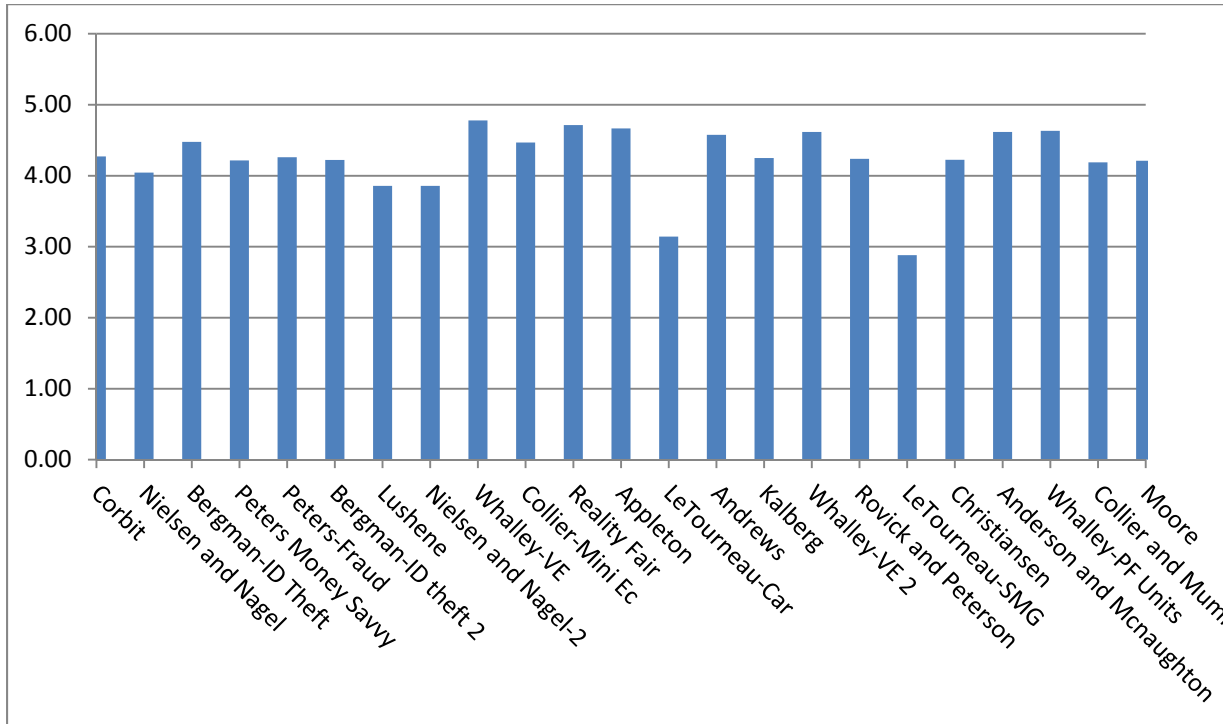
Results

We asked our participants to evaluate each portion of the training and the training as a whole by answering the following questions.

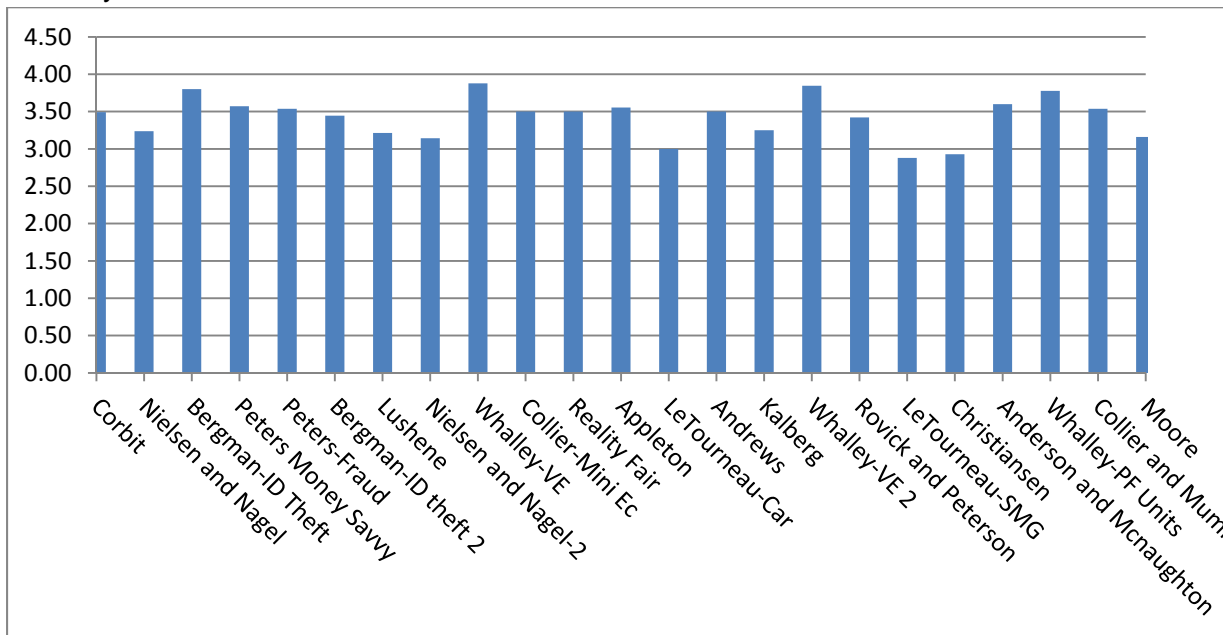
1. *Please rate the quality of the material and information obtained from this source.*
a. *Poor* b. *Fair* c. *Good* d. *Very Good* e. *Excellent*
2. *Do you plan to integrate the information and ideas shared in this segment into your classroom teaching?*
a. *Definitely not* b. *Probably not* c. *Probably yes* d. *Definitely yes*
3. *Was this information useful to you on a personal level?*
a. *Definitely not* b. *Probably not* c. *Probably yes* d. *Definitely yes*
4. *Would you invite volunteers from this organization (if available) to make a presentation in your classroom?*
a. *Definitely not* b. *Probably not* c. *Probably yes* d. *Definitely yes*

Question 2 is most applicable to sessions that focused on materials and information that directly apply to classroom use. However, even here there can be challenges in interpreting results. The *Reality Fair* might not be applicable to some classrooms, so while it could be perceived as a great simulation, it might be of limited relevance to some classroom teachers. Question 3 relates to those sessions designed to directly meet the needs of the participants in their own lives, such as the planning for retirement sessions. The fourth question is really only relevant for those speakers who are available for classroom use and whose presentations could be easily tailored to classroom use. An example of one session which would not be appropriate for classroom use would be the introduction to *Virtual Economics*.. With these caveats in mind, here is the feedback on each question.

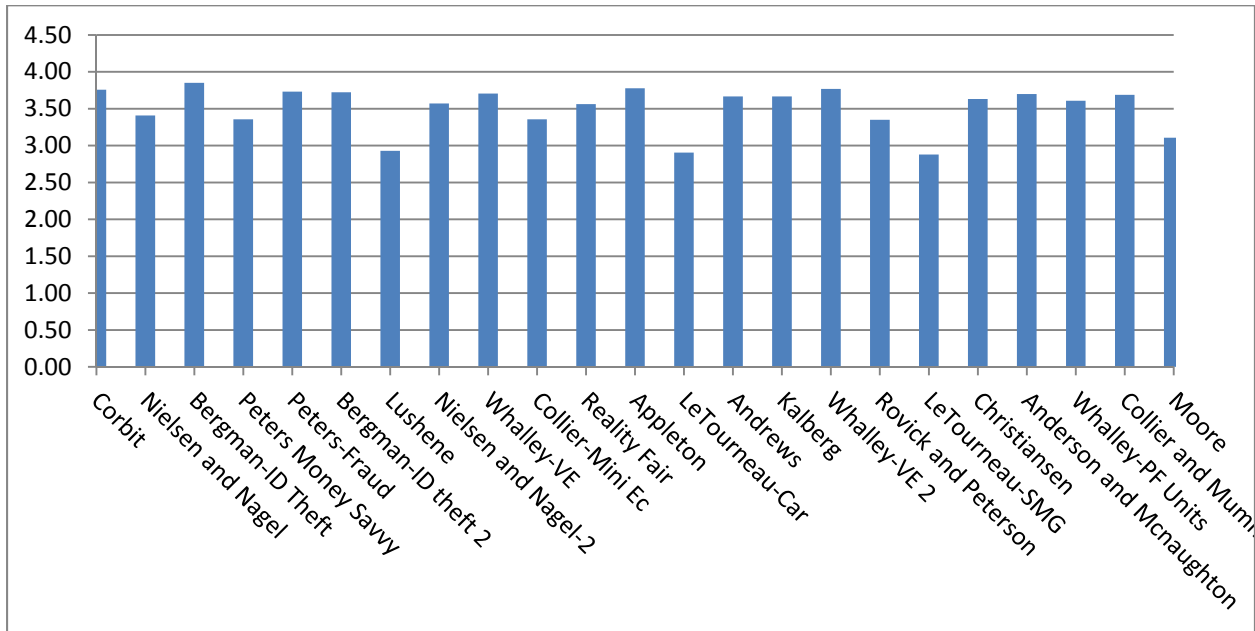
- Please rate the quality of the material and information obtained from this source.** Summary statistics were calculated by assigning poor the value of one and excellent the value of five. The average rating was 4.23.



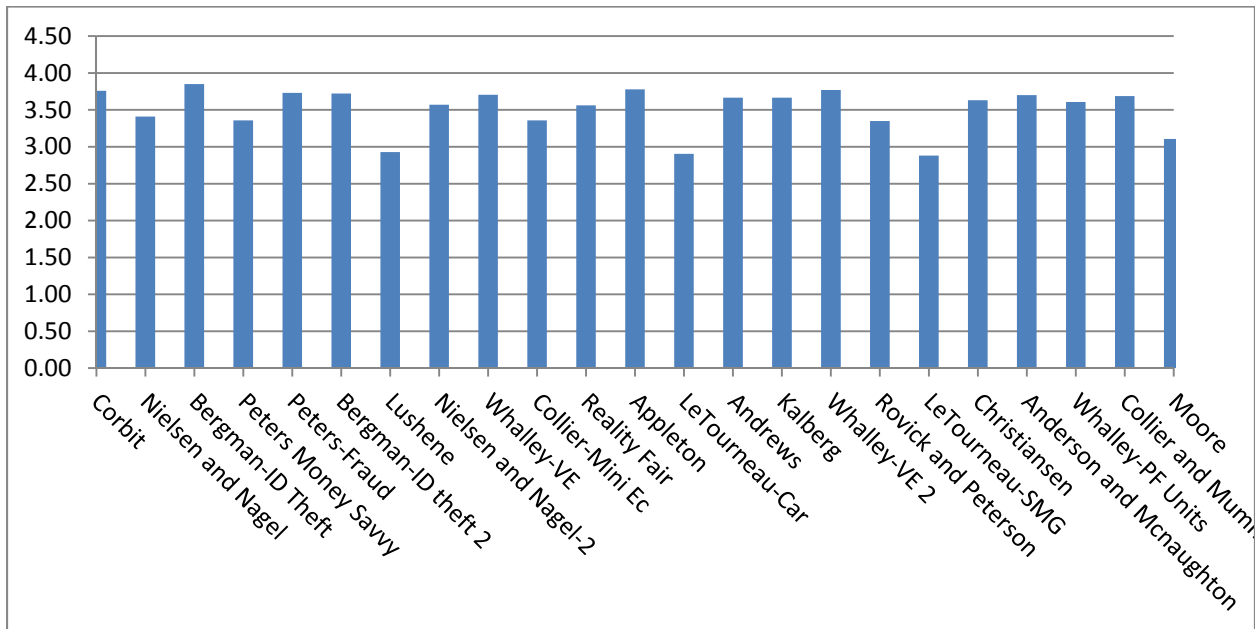
- Do you plan to integrate the information and ideas shared in this segment into your classroom teaching?** Definitely not was assigned a value of one, and definitely yes a value of four.



- **Was this information useful to you on a personal level?** Definitely not was assigned a value of one, and definitely yes a value of four.



- **Would you invite volunteers from this organization (if available) to make a presentation in your classroom?** (1=definitely not; 4=definitely yes)



Institute as a Whole

The participants **awarded the institute an overall rating of 4.7 out of 5**, where 1=poor and 5=excellent. It is interesting to note that the sum of its parts was rated more highly than the average of all segments. In fact, only two segments received scores equal to or greater than the institute's rating. Not surprisingly, the participants were also pleased with the facilities (the technology worked—every time!!!!) and the food.

Participants were also asked if they **would recommend the institute to a colleague. Ninety-eight percent% said they probably (13%) or definitely would (85%)**. Only one teacher responded with probably not, but this same teacher rated the institute as excellent.

Conclusion

The master trainings are a work in progress. We have sought to provide new information at each one, meaning that educators could conceivably attend a master conference each year, building new skills, acquiring new knowledge, and updating their information (given the rate at which fraud and ID theft evolve, we could offer updated sessions every six months). Educators are invited to join FEPPP (particularly the education committee) and several of our presenters have progressed from attending the introductory and masters trainings to presenting.

One of most important outcomes is one which we don't measure--that the institute provides financial educators with the opportunity to form a learning community. So many of them are operating under the radar or fighting for the existence of their personal finance classes that they feel alone and unsupported.

Hearing Judge Corbit volunteer to advocate for financial education, meeting Representatives Riccelli and Santos (virtually) at the companion FEPPP general membership meeting following the Monday program made them feel less alone. I did not realize how important this was until I waited at the hotel with seven teachers for our 7:00 pm flights. They spoke of the need for not only state leadership, but also local leadership, the need for voices that will support their work. Because of FEPPP, we can provide them with this support.

Appendix— Brief Speaker Biographies

| Name | Organization | Brief Bio |
|---------------------------|---|--|
| Keith Appleton | STCU | Keith Appleton serves as a Community Development Officer in the Marketing Department of STCU. A University of Idaho graduate, he started work at STCU as a teller in 2009 and also serves as an Education Outreach Coordinator in the Marketing Department. |
| Josh Bergman | WSECU | Josh has been in the financial services industry for several years. He has seen firsthand how being able to effectively manage finances eliminates stress and how it can strengthen relationships. He is a certified financial coach. |
| C. Eric Christiansen | Quantum Financial Planning Services | Eric has worked at Quantum Financial Planning since 1995 and earned his designation of Certified Financial Planner™ in 1999. He also serves on the Executive Committee of the Financial Education Public-Private Partnership (FEPPP) board. Eric is a current member of the Financial Planning Association (FPA) and past president of the local FPA chapter in Spokane. Eric currently serves as the President on the Board of Trustees of the Northeast Community Center Eric is a registered representative of Securities Service Network |
| Judge Frederick P. Corbit | U.S. Bankruptcy Court, Eastern District of Washington | Chief Judge, United States Bankruptcy Court for the Eastern District of Washington. Previously served as an attorney for the Northwest Justice Project. |
| Jan Kalberg, E.A. | H & R Block | Jan Kalberg, EA (Enrolled Agent) and ACA specialist and former small business owner, is a tax preparer at H & R Block in Vancouver. |
| Brian LeTourneau | Olympia High School, retired | Retired economic educator Brian LeTourneau, awarded a lifetime achievement award by the Washington Council for Economic and Financial Education, has coached national award winning teams in the Economics Challenge (third place in 2013 and fifth place in 2015) in addition to 17 first place teams in the Washington Stock Market Game. |
| Jeremy Lushene | DFI | Webmaster, Department of Communications, Washington Department of Financial Institutions. In addition to designing and developing web sites, Jeremy assists in statewide education and outreach initiatives. |

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| Tracy "Ty" Moore II | MindBlown Labs | Co-Founder, Director of Business Development at MindBlown Labs. Before founding MindBlown Labs, Tracy served as the Founding Executive Director of Leadership Scholars, a Cincinnati-based non-profit that provides college access and training in 21st century skills to hundreds of inner-city youth. He led the organization for nearly 5 years, during which it received a major grant through the Social Innovation Fund and had a 95% year-to-year retention rate. MindBlown Labs (MBL) was awarded a research contract by the United States Department of the Treasury from its new Financial Empowerment Innovation Fund for the company's development of its financial education mobile game, Thrive 'n' Shine, and its innovative framework to teach financial capability to high school students. |
| Mary Nagel | OSPI | Family and Consumer Sciences Program Supervisor for the Office of Superintendent of Public Instruction. Mary serves on the FEPPP executive committee and is a passionate supporter of student engagement. |
| Kyle Nielsen | Kingston High School | Kyle is a Career and Technical Education's Business Education teacher at Kingston High School, with significant experience in financial education. Kyle completed the intensive Take Charge Today training and serves as FEPPP's expert in this material. She was just named the high school representative on FEPPP by OSPI. |
| Lyn Peters | DFI | Former newspaper reporter and editor, Lyn now serves as Director of Communications for the Washington State Department of Financial Institutions, whose mission includes promoting financial education throughout Washington State. |
| Sherri Peterson | Gonzaga University | Former Senior Financial Aid Counselor at Gonzaga University, Sherri now serves as Assistant Director, Financial Aid, at Gonzaga. |
| Dave Rovick | College Bound Regional Officer | College Bound Regional Officer, Northeast WA at College Success Foundation in Spokane. Dave draws upon his previous experience as Assistant Director for Student Activities at Gonzaga University. |

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| Pam Whalley | Center for Economic and Financial Education/Washington Council for Economic and Financial Education, Western Washington University | Director of the Center, president of the Council and faculty member at WWU. She presents teacher training workshops and community outreach programs on economic and personal financial topics to educators across the state. Whalley also runs such student focused programs as the Stock Market Game, the Economics Challenge and the Finance Challenge. Pam is currently Vice Chair of the Financial Education Public-Private Partnership and chair of its education committee. |
| Karen Childs | WSECU, Reality Fair | Karen, a Community relations Coordinator for WSECU, offers financial coaching (she's a certified financial coach), teaches workshops, and facilitates a variety of community events. Childs also serves as the Jump\$Start representative on FEPPP. |
| Suzanne Klenk | WSECU, Reality Fair | Suzanne Klenk, a community Relations Coordinator for WSECU, works with members and community groups to help them learn about financial wellness topics such as budgeting, credit, identity theft and fraud. She also teaches special courses for young people. Backed by a significant amount of industry experience, she is a certified financial coach |
| Charles Collier | Washington Council for Economic and Financial Education Financial Fellow | Charles has supported financial education for over 35 years as a classroom teacher and presenter of workshops on financial education. He has worked with the National Council for Economic Education as a participant in their workshops, a curriculum evaluator, a member of the National Assessment Committee for Financial Fitness for Life and on the revision committee for the <u>Financial Fitness for Life Parent's Guide</u> . |