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National Financial Expert to Speak in Vermont on Kids and Cash

BURLINGTON, Vt.—Vermont youth are part of an increasingly influential consumer group. A 2010 Harris Interactive Poll reports that today's 8 to 24 year olds in the U.S. spend approximately \$239 billion annually. However, despite this spending power, the same poll reports that among the top worries of this age group are not having enough money and concern that their parents will lose their jobs. How can parents and teachers help youth reconcile their spending habits with a challenging economy? That question and more will be addressed as part of the 6th annual Vermont JumpStart Coalition personal finance conference for teachers and parents on March 17 in South Burlington.

The Vermont JumpStart Coalition is a non-profit, all-volunteer organization of individuals, organizations, and businesses who work to improve the personal financial literacy of Vermont's youth. The conference runs from 8 a.m. to 3:30 p.m. at the Sheraton Conference Center. The cost is \$30 for the full conference or \$20 for lunch and the keynote address. Registration information is available at www.VtJumpStart.org or by calling toll-free in Vermont (877) 242-8550. The deadline for registration is March 11.

The keynote address will be delivered by Janet Bodnar, the editor of Kiplinger's Personal Finance magazine. She is a recognized expert in the field of children's and family finances. Her book, "Raising Money Smart Kids," was a finalist in the personal finance category of the Books for a Better Life awards. In her lunch-time address, Bodnar will discuss simple and effective ways in which adults can teach kids how to manage money.

"I have learned from more than 15 years of writing about kids and money that, no matter how old they are, kids will always come to their parents for advice," explained Bodnar. "Nothing a parent tells them is too basic. A little information goes a long way."

Conference participants may choose from nine breakout sessions. The day will conclude with a conference-wide program demonstration of a Concert for Financial Literacy, a personal finance school assembly program featuring live musicians and offered by Vermont's credit unions.

The conference is financially supported by People's United Bank, VSAC, VSECU, and Community National Bank.

"Today, more than ever, we need to advance financial literacy among Vermont youth," said People's United Bank Director of Marketing and Community Services Kathy Schirling. "We are pleased to again partner with Vermont JumpStart to bring educational opportunities to teachers and parents, both whom are key groups in teaching our children personal financial skills."

The conference breakout sessions are organized within three tracks: Personal Finance, Communications, and Innovations. In the Personal Finance track, a series of workshops are offered that are aimed at building personal financial knowledge and skills. In "Money Personalities," participants will learn how personality traits impact how we each handle money. "Improve Your Credit Score!" will give attendees a primer on how credit scores are calculated and how to build healthy money management habits. In the final session, "Making Money and Making a Difference," participants will learn about socially responsible investing and review core investment concepts.



Workshops featured in the Communications track will give educators and parents a look at a range of programs and topics that allow for better communication and understanding of personal finance. In “Fund Your Passion,” attendees will hear from a seasoned fundraiser about how to raise money for an educational finance project or cause. “Money Matters,” will present ideas for communicating to children about money. The final workshop offering in the track, “Money Amalgam,” gives attendees a quick overview of a range of financial literacy competitions and some new investor education programs.

The third track, the Innovations track, focuses on school-based programs teachers can use to teach students personal finance. In “Leveraging Volunteers for Financial Literacy,” participants will learn how to start a Junior Achievement program in their schools and the role of parents and community volunteers. “Performance Based Learning” examines the National Endowment for Financial Education’s High School Financial Planning Program and the applied learning approach emphasized throughout the program materials. The final presentation, “Financial Fitness for Life,” examines the latest financial literacy program for grades K-12 offered by the Council for Economic Education.

“The day provides participants with a wide variety of workshop choices, along with the opportunity to talk with others who have an interest in personal financial education,” said Gregg Mousley, Vermont JumpStart President.

Teachers participating in the conference will receive five hours of continuing education credit. For more information, visit the Vermont JumpStart web site.