

# Vermont JumpStart welcomes nationally recognized expert in the field of children's and family finances . . .

REGISTRATION DEADLINE IS MARCH 11

**Janet Bodnar**  
Author and Editor of Kiplinger's Personal Finance Magazine

Janet Bodnar is a recognized expert in the field of children's and family finance, and is the editor of *Kiplinger's Personal Finance* magazine. Her book, "Raising Money Smart Kids" was a finalist in the personal finance category of the Books for a Better Life awards. In her keynote address, Bodnar will discuss how adults can help children grasp money and its role in society. She will share her strategies for helping children—from toddlers to teens—understand the role of money and how it works. Bodnar has appeared on 'Oprah,' 'Today,' 'Good Morning America' and 'The Early Show.' Married, she is the mother of three children.



## WORKSHOP TRACKS

### Innovations Track

- Leveraging Volunteers for Financial Literacy - Junior Achievement
- Performance Based Learning - Latest from the NEFE High School Financial Program
- Financial Fitness for Life - Council for Economic Education

### Personal Finance Track

- Money Personalities - How your personality traits influence your finances
- Improve Your Credit Score - Be a savvy manager of personal credit
- Making Money & Making a Difference - Learn about socially responsible investing

### Communications Track

- Money Amalgam - HS team competitions, art contests & new investor ed for students
- Fund Your Passion - Raising Money to Support Your Financial Ed Projects
- Money Matters - Talking to Kids About Money

One workshop from each track will be offered in a series of three sessions. See the schedule below.

## SCHEDULE OF EVENTS

Registration & Continental Breakfast	8:00-8:15 am
Welcome	8:15-8:30 am
Break	8:30-8:45 am
Session 1 Workshops	8:45-9:45 am
Break	9:45-10:00 am
Session 2 Workshops	10:00-11:00 am
Break	11:00-11:15 am
Keynote Speaker/Lunch	11:15 am-12:45 pm
Break	12:45-1:00 pm
Session 3 Workshops	1:00-2:00 pm
Break	2:00-2:15 pm
Concert for Financial Literacy	2:15-3:15 pm
Adjourn & CEU Certs.	3:15 pm
Teacher Association Meetings	3:30 pm

## CLOSING SESSION

### It's a . . . Concert for Financial Literacy

Today's teens have unparalleled access to create and enjoy music, making music a great way to intentionally engage students. This new program of Vermont's credit unions brings a band of professional musicians to your school for a high-energy show that makes personal finance cool, interesting, and relevant! Conference attendees will be treated to a short concert and a description of how they can bring this free program called *EconomyOfMe Live* to their local schools. Presented by the Association of Vermont Credit Unions.



## TEACHER ASSOCIATION MEETINGS

Vermont JumpStart is pleased to welcome the following teacher associations who will hold meetings immediately following the conference:

### Vermont Business Teachers' Association

Contact: Melissa Connor at [mconnor@rvtc.org](mailto:mconnor@rvtc.org)

The VBTA has a long history, beginning as early as 1932. Its major role is setting standards for business educators, providing courses for professional development, and offering teachers an open door to exchange viewpoints, teaching methods, and camaraderie. It takes great pride in the use of technology to keep Vermont business teachers up-to-date and in contact with each other. VBTA spans the ice age of crank telephones and carriage-return typewriters to the electronic age of wireless laptops, digital imaging, and telecommunications.

### Vermont Association of Family & Consumer Sciences

Contact: Cynthia Wilson at [cwilson@vwnwsu.org](mailto:cwilson@vwnwsu.org)

Family and consumer sciences (FCS) is the comprehensive body of skills, research, and knowledge that helps people make informed decisions about their well being, relationships, and resources to achieve optimal quality of life. The field represents many areas, including human development, personal and family finance, housing and interior design, food science, nutrition, and wellness, textiles and apparel, and consumer issues. Today's FCS professionals practice in multiple settings—from early childhood, elementary, secondary, university/college, and Extension educators to positions in businesses that address the issues most important to our quality of life.

Both meetings will begin at 3:30 p.m.

## REGISTRATION

Registrations must be received by March 11.

GO TO:

[www.VTJumpStart.org](http://www.VTJumpStart.org)

to print a registration form. Please return the completed registration form and the \$30 registration fee for the full conference or \$20 for the keynote address only to the address below by March 11. Make checks payable to Vermont JumpStart.

Mail To: Vermont JumpStart, c/o GHP Advisors PC, 131 Main Street, 8th floor, Burlington, VT 05401. You may fax the form to 802-865-0392 to reserve your space. Faxed reservations are confirmed upon receipt of fee.

## SPONSORS

Thank you to our generous conference supporters:



# Common \$ense

## A Personal Finance Conference for Teachers and Parents!

### March 17, 2011

Sheraton Conference Center, Burlington, Vermont

Vermont JumpStart provides this yearly conference to help teachers and parents gain confidence in their own financial knowledge and skills. We believe that with a better understanding of financial topics, we all become better teachers and mentors. The conference also aims to equip teachers and parents with resources and tools to help present financial concepts in the classroom or at home.

The conference cost is \$30 and includes 5 hrs. of continuing education credit for teachers, a wonderful lunch, and a selection of nine breakout sessions. Cost to attend keynote address only is \$20.

## Workshop Descriptions & Order

### SESSION ONE CHOICES

#### Leveraging Volunteers for Financial Literacy

Presenters: Jennifer Connolly, President of JA in W. Massachusetts & Larry Booker, Windsor HS Teacher

Junior Achievement Personal Finance introduces students to the importance of making wise financial decisions. Last year, more than 9.7 million students from elementary through high school age participated in JA programs. How does JA work and how does JA recruit and use volunteers to teach their programs? Connolly will describe how a JA program works, from after-school programs to classroom-based instruction. Booker will share his experience in using JA at the high school level.

#### Money Personalities

Presenter: Margaret Ferguson, Accredited Financial Counselor, Central Vermont Community Action Council

Understanding yourself, family history of making financial decisions, and other past experiences can help guide you in making more effective financial decisions. Ferguson will help you learn what your money personality is. You'll complete an in-session exercise that will help you learn more about how your personality traits impact how you handle money.

#### Money Amalgam

Presenters: Lynette Kemp, VSECU Educator & LifeSmarts Coordinator, Lisa Helme, Director of Financial Literacy, Vt. State Treasurer's Office, Bill Carrigan, Vt. Dept. of Banking, Insurance, Securities & Healthcare Administration

In this fast-paced session, you'll be introduced to a variety of financial literacy competitions for secondary students that are challenging, educational and fun! Watch an enjoyable student demonstration. Are you a fan of the CSI television programs? If so, you should have fun introducing your students and teens to FSI - Fraud Scene Investigator, a new online interactive investor education program with a fun crime-solving theme.

### SESSION TWO CHOICES

#### Performance-Based Learning

Presenter: Diane LaVigna-Wixted, Executive Director, New York Credit Union Foundation, NYS Rep for National Endowment for Financial Education HSFPF

When it comes to learning how to manage money, any knowledge a student gains from a course on the subject must be translated into real actions that result in building positive personal money management habits. The NEFE High School Financial Planning Program focuses on an applied learning approach. Learn the latest about this award-winning, free, non-commercial financial education program that has been provided to millions of students during its 25-year history. LaVigna-Wixted will highlight features of the program. A complete instructor's manual, information kit and teaching CD will be given to each person attending this session.

#### Improve Your Credit Score!

Presenter: Shirley Mason, Consumer Credit Counseling Service of NH & VT

Learn how to access and interpret your credit report, how your credit score differs from your report, and healthy money management habits you can build now for a bright financial future. Other topics covered include achieving personal finance goals and how to protect yourself from identity theft.

#### Fund Your Passion

Presenter: Christine Graham, Consultant to Nonprofit Organizations, President, CPG Enterprises, Inc., Editor and Publisher, Nonprofit Vermont

Through CPG Enterprises, Inc., Graham offers fundraising advice, support and training to a wide variety of organizations in northern New England. The goal is always to identify the needs of the organization and the people it serves, with careful attention to the culture of its community. Graham will share, from her more than 35 years of experience, approaches to raising money for your personal educational finance project or cause. Christine distinguishes her work with a creative, targeted, analytical approach to raising funds.

### SESSION THREE CHOICES

#### Financial Fitness for Life!

Presenter: Art Woolf, UVM Economics Professor & Founder of the Vermont Council on Economic Education

Financial Fitness for Life is a multi-faceted, comprehensive economic and financial literacy program for grades K-12. This exciting curriculum was created by the Council for Economic Education. The program teaches younger students the ABC's of how to manage money and make smart choices while they learn to read, add and subtract. The program enhances the middle school child's growing awareness of the world by imparting knowledge of how the world works. High school students are helped to consider the future, set goals and make realistic plans for their futures.

#### Making Money & Making a Difference

Presenters: Anne Doremus, Vice President, Hanson & Doremus Investment Management, Andy Bohlin, Assistant Portfolio Manager, Hanson & Doremus Investment Management

Many investors today want to know whether it is possible to "do well" by "doing good." This session will begin by reviewing core investment concepts such as risk tolerance, investment options, and risk and return trade-offs. A discussion of what it means to be a socially responsible investor and the long-term track record of this popular investing approach will also be discussed.

#### Money Matters

Presenter: Joel Phelps, Assistant Dean of Financial Aid, Southern Vermont College

The sooner children start to learn about money, the better! Not only because they will be better prepared for adulthood, but also because the younger they are, the more receptive they tend to be. Be sure to tell your students how important it is to know how to handle their money carefully, like their allowance or Christmas monetary gifts. Encourage things like savings and making a budget. Find creative ways to gain their interest on these topics.....this workshop will give you tips on how to engage and educate young students.