



C, Chapter 13 bankruptcy

Chapter 13 is a section of the Bankruptcy Code which helps qualified individuals, or small proprietary business owners, who desire to repay their creditors, but are in financial difficulty. It is often referred to as a "mini Chapter 11" because you usually repay something to your creditors and you retain your property and make payments under a plan.



Master of Ceremonies Extraordinaire Scott Guild, Federal Reserve Bank of Boston!

Vermont Reserve Cup Challenge

Congratulations to South Burlington High School, the 2012 Vermont Reserve Cup Challenge Champions!

The team is pictured at left with their trophies. From left to right: Lisa Helme, Treasurer's Office Director of Financial Literacy, Noah Bugbee, Theophila Lee, Sam Bellavance, Teacher Eric Stone, State Treasurer Beth Pearce, Kevin Wang, and Scott Guild, Director of Economic Education for the Federal Reserve Bank of Boston.



Seven high schools accepted the challenge this year. In very close rounds of competition, the field was narrowed to three finalists. Congratulations to Southwest Vermont Career Development Center for placing second. Third place was won by the North Country Career Center and fourth place honors went to Green Mountain Technology & Career Center. Check out these team photos!



Southwest Vermont Career Development Center team: (l to r) Jacob Sausville, Alex Romac, Cayla Gardner, Matheson LaFlamme, Nicholas Harris, and teacher Neal Hogan.



North Country Career Center team: (l to r) Aaron Brown, Carlie Diette, teacher Nancy McDermott, Rhiannon Rosamilia, and Nicholas Fuller.



Green Mountain Technology & Career Center team: (l to r) Andrew Davis, Jon Merchant, teacher Lisa Durocher, Erika Tallman, Matthew Hoadley, and Kylie Ferland.



Students were challenged on their knowledge of personal finance and economics. At right, Albert Barnor of the Federal Reserve Bank of Boston acted as the event timekeeper, while Vermont JumpStart President Gregg Mousley helped with raffle prize awards.



At right is the Bellows Free Academy team: (l to r) Teacher John Tague, Brianna Hamilton, Austin Carpenter, Shivram Singh, Leah Lavigne, and Evan Bruning.

Photos by Wendy Rea.



Below, Gail Cromie of TD Bank announces the name of a student raffle prize winner. The grand prize was an iPad 3 and was won by Jeff Estes of Mt. Mansfield Union High School.



Above is the Vergennes Union High School team: (l to r) Hanna Mailloux, teacher Teresa Smith, Cara Strona, Megan Paquin, and Chase Atkins.

At left is the Mt. Mansfield Union High School team: (l to r back row first) Dillan Leach, Johannes Toensing, teacher Marilyn Marshall, Jeff Estes, and Matt Estes.

Sponsored by:

