



FINANCIAL SMARTS FOR STUDENTS  
VERMONT COALITION

**REGISTRATION DEADLINE  
IS MARCH 5**

It's time for...

# Common \$ense

A Personal Finance Conference  
for Teachers and Parents!

**March 11, 2010**

**Sheraton Conference Center, Burlington, Vermont**

Vermont Jump\$tart 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 a signed copy of Olivia Mellan's money harmony book, 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. See registration form at [www.VTJumpStart.org](http://www.VTJumpStart.org)

## WORKSHOP TRACKS

### Insights Track

- What Teen Girls Say About Money Matters
- Teacher Testimonials: Starting, Maintaining & Growing Financial Curriculum at Your School
- Bridging the Generational Gap in Financial Education

### Innovations Track

- EverFi: Teaching, Assessing and Certifying Students in Financial Literacy
- Empowering Teens Through EconomyOfMe
- Game-based Learning Models

### Personal Finance Track

- Understanding Taxes for Educators & Students
- Simple Living & Smart Spending
- Outsmarting Investment Fraud

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-1:00 pm
Break	1:00-1:15 pm
Session 3 Workshops	1:15-2:15 pm
Break	2:15-2:30 pm
Money Know-How Show	2:30-3:30 pm
Adjourn & CEU Certs.	3:30 pm

## CLOSING SESSION

It's the . . .

### Money Know-How Show!

Learn from your colleagues & friends as they play to win prizes and demonstrate their knowledge of personal finance! AND . . . get ready to play yourself! We'll have volunteer contestants from the audience. Hosted by local entertainer Tim Kavanagh & his team from Samson Productions!

## REGISTRATION

Registration must be received by March 5.

Name \_\_\_\_\_  
School \_\_\_\_\_  
Grade/Dept \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

**Luncheon Choices (check one)**  
 Chicken Carrazella  Vegetarian Ravioli with Pesto  
 Atlantic Salmon

**Financial Literacy Workshops**  
(Choose one workshop for each session)

**Session 1: 8:45 - 9:45 a.m.**  
 What Teen Girls Say About Money Matters  
 New Product Debut: EverFi  
 Understanding Taxes for Educators & Students

**Session 2: 10:00 - 11:00 a.m.**  
 Teacher Testimonials Session  
 EconomyOfMe  
 Simple Living & Smart Spending

**Session 3: 1:15 - 2:15 p.m.**  
 Bridging the Gen. Gap in Financial Ed  
 Game-based Learning Models  
 Outsmarting Investment Fraud

Please return this form and the \$30 registration fee for the full conference or \$20 for the keynote address only to the address below by March 5. Make checks payable to Vermont Jump\$tart.

Mail To: Vermont Jump\$tart, c/o GHP Advisors PC, 131 Main Street, 8th floor, Burlington, VT 05401. You may fax the form to: 802-865-0392.

## Keynote Speaker — Olivia Mellan

Author, Money Coach, Psychotherapist & Business Consultant



Since 1982, Olivia Mellan has been a groundbreaker in the field of money conflict resolution and money psychology. Based in Washington, DC, she is a money coach, speaker, psychotherapist and the author of five critically acclaimed books—Money Harmony, Overcoming Overspending, Money Shy to Money Sure (for women), Advisors Guide to Money Psychology and The Client Connection. She writes a monthly column, "The Psychology of advice," in Investment Advisor magazine. She has been interviewed frequently on the TODAY Show, Oprah and ABC's 20-20.

Mellan will speak on "Money Harmony in Turbulent Times." Understanding money personality types, gender differences, communication tools and the best way to motivate and teach financial literacy is crucial in these stressful times. Mellan will examine these topics and underscore the importance of modeling "money harmony"—using money in a balanced way to express our values and our integrity. Mellan is a dynamic speaker. Come prepared for a compelling presentation.

## Workshop Descriptions & Order

### SESSION ONE CHOICES

#### What Teen Girls Say About Money Matters

Presenter: Carmel Quinn, Girl Scouts of the Green & White Mountains

Join us for a lively discussion on the 2009 and 2010 research findings of online surveys of Vermont teen girls and their attitudes about money, education, and career opportunities. A panel of five Girl Scouts will share their views about money and their world!

#### New Product Debut: EverFi

Presenter: Ray Martinez, EverFi Chief of Schools

EverFi is a 3-D gaming and education company that teaches, assesses and certifies students ages 16-22 in financial literacy. Now used in 30 states, EverFi will demonstrate the curriculum and discuss how they assist schools in securing the finances needed to run the program.

#### Understanding Taxes for Teachers & Students

Presenter: Shannon Dilley, IRS, Shareholder Relationship Tax Consultant

The IRS maintains an "Understanding Taxes" web site for teachers and for students. These interactive sites provide detailed lesson plans, activities, simulations, and more for high schools, community colleges, and the general public. Learn how to use these tools and other tax tips while expanding your own personal knowledge of federal taxes.

### SESSION TWO CHOICES

#### Approaches to Teaching Financial Curriculum: Teacher Testimonials

Presenters: Peg Wilmott, U32 HS; David Lamberti, Burlington HS; Teresa Smith & Steve Orzech, Vergennes HS

Learn how to start a new financial ed course at your school; how to keep an existing program relevant to students; and how to convince your school board to make personal finance a graduation requirement.

#### Empowering Teens Through EconomyOfMe

Presenter: Colin Ryan, Association of Vermont Credit Unions

Learn how your school can become involved in an ambitious 2-year project to engage Vermont teens in discussions about personal finance via concerts, social media, focus groups, school presentations and more! EconomyOfMe aims to help high school students improve how they run their own personal economies.

#### Simple Living & Smart Spending

Presenters: Molly Grover, Champlain Valley OEO; & Shirley Mason, CCCS

We'll get back to basics and consider how it's possible to live simply, yet enjoyably. Vermont provides many opportunities to the discriminating money manager. We'll cover ways to save and stretch your dollars while still keeping them in Vermont!

### SESSION THREE CHOICES

#### Bridging the Generational Gap in Financial Education

Presenter: Dan Hebert, New England Region Jump\$tart Coalition; Caleb Corse, UVM

Our financial world has undergone significant changes in the last 20 years. Understanding generational experiences will improve your communication of personal finances to today's students.

#### Game-based Learning Models

Presenter: Gregg Mousley, VSAC

New web-based games have expanded the curricula for personal finance. We'll explore the many games available online designed for middle and high school students and when to use them, visit some web sites and view the games.

#### Tricks of the Trade—Outsmarting Investment Fraud

Presenter: Bill Carrigan, Vt. Dept. of Banking, Insurance, Securities & Healthcare Administration

You'll be surprised by who is the "typical" victim of investment fraud. Learn how to evaluate offers and protect your money.