Florida Jump$tart Financial Smarts for Students
Jump$tart Coalition for Personal Financial Literacy
July 2010

Study Shows Need for Teacher Training in Personal Finance

Note – One of the main goals of the Florida Jump$tart Coalition is to provide financial education and training to teachers. This key study indicates that there is much work to do in this area. It will take all of us to working together to support and prepare our teachers.

While 89 percent of K-12 teachers agree that students should either take a financial education course or pass a competency test for personal finance before graduating from high school, relatively few teachers believe they are adequately prepared to teach such topics, according to a study by two University of Wisconsin-Madison researchers.

But to advance their life-skill learning, many teachers said they would welcome more learning opportunities in both financial education subjects and teaching methods, the study found.

UW-Madison's Wendy L. Way, professor in the School of Human Ecology, and Karen Holden, professor of emeritus in UW Madison's La Follette School of Public Affairs and the School of Human Ecology, surveyed more than 1,200 K-12 teachers, students currently enrolled in teacher education programs, and university teacher education faculty to better understand their training and education in personal finance, opinions about the importance of financial education and capacity to teach these topics.

The study, "Teachers' Background & Capacity to Teach Personal Finance," was funded by the National Endowment for Financial Education (NEFE).

Having taken a personal finance course for credit is an important predictor of teaching personal finance, the researchers found. And further, teachers who had taken a college course with financial education-related topics were 50 percent more likely to rate themselves as competent to teach financial literacy.

Yet interestingly, today's prospective teachers are no more likely to have taken a course in financial education than teachers who have completed their degrees many years earlier, the researchers found.

"This study reinforces the need to incorporate personal money management topics into educational opportunities for teachers, whether in undergraduate or graduate curricula for students studying to become teachers, or as post-graduate or in-service courses or workshops," says Ted Beck, president and chief executive officer of the National Endowment for Financial Education. "We have an opportunity to dramatically affect the quality of K-12 financial education by providing teachers with the subject matter expertise they need throughout their careers."

To gain a sense of teachers' perceptions of their own preparedness to teach, survey respondents were asked how competent they felt to teach specific topics included in educational standards such as those identified in 2007 by the Jump$tart Coalition and in the NEFE High School Financial Planning Program®. The study surveyed teachers on six personal finance areas: income and careers, planning and money management,

credit and debt, financial responsibility and decision making, saving and investing, and risk management and insurance.

Relatively few teachers reported feeling "very competent" in any of the six topic areas. Teachers felt most competent to teach in the content areas of income and careers, and in planning and money management, but even for these topics fewer than 20 percent reported feeling "very competent."

"Just having a solid background in financial content isn't enough," Way says. "Teachers also need help with financial education pedagogy, such as designing curriculum, assessing learner needs and employing educational strategies."

More than half of the respondents reported needing help in these areas.

"The good news is that there is a small core of teachers who do feel competent to teach personal finance," Way says. "Identifying the factors that built their confidence will help educators understand how to increase the number of teachers in that core."

The study also found that only 37 percent of K-12 teachers had taken a college course offering personal finance content. But results showed that having taken a college course in personal finance is a major predictor of teachers feeling competent to teach personal finance.

More than 70 percent of K-12 teachers indicated they were willing to participate in formal financial education training. Areas for which teachers felt least prepared were risk management and insurance, saving and investment, financial responsibility and decision making, and credit and debt.

Survey respondents indicated they also want help with teaching methods.

"Our research shows that teachers are open to integrating financial education into their curriculum. But they need help with tailoring the content to their discipline," Holden says. "Helping teachers learn how to include financial literacy concepts into other disciplines-such as math, consumer education, or language arts-is a way to expand financial education throughout the curriculum."

Today, 44 states, including Wisconsin, have adopted personal financial education standards or guidelines, according to the Council on Economic Education 2009 Survey of the States.

Given this growth in support for financial education, researchers Way and Holden expected that these educational policies would have some influence on whether teachers had taken or taught a course related to financial education, or felt competent to teach these topic areas.

However, the study found no influence of state standards on whether a teacher had taken a course in personal finance, taught a course or felt competent to teach a course.

Upcoming Events

July 14, 2010

NEFE Train-the-Trainer, 9:00 a.m. - 3:00 p.m
League of Southeastern Credit Unions; 3773 Commonwealth Blvd.;
Tallahassee, FL 32303
Please contact Amber Tynan at amber.tynan@lscu.coop or 800.342.1266 ext: 1154

July 28, 2010

NEFE Train-the-Trainer, 9:00 a.m. - 3:00 p.m
South Florida Educational FCU; North Annex; 7800 SW 117th Avenue
Miami, FL 33183-3895
Please contact Amber Tynan at amber.tynan@lscu.coop or 800.342.1266 ext: 1154

July 30, 2010

Florida Jump$tart Coalition Board Meeting by conference call, 9 a.m.

Aug. 11, 2010

NEFE Train-the-Trainer, 9:00 a.m. - 3:00 p.m
Suncoast Schools FCU; 6801 East Hillsborough Ave.
Tampa, FL 3361
Please contact Amber Tynan at amber.tynan@lscu.coop or 800.342.1266 ext: 1154

August 27, 2010

Florida Jump$tart Coalition Board Meeting by conference call, 9 a.m.

October 6-9, 2010

Annual Conference – Miami
Sponsored by: *Council for Economic Education (CEE); National Association of Economic Educators (NAEE); Global Association of Teachers of Economics (GATE)*
This premier conference for educators focuses on K-12 economic, financial and entrepreneurship education. This is a rare opportunity to attend this conference right in our own backyard. Got more information, please see
http://www.councilforeconed.org/conference/

October 17-23, 2010

Protect Your Identity Week
Sponsored by the National Foundation for Credit Counseling
(www.ProtectYourIDNow.org)

October, 21, 2010

Get Smart About Credit Day
Sponsored by the American Bankers Association Education Foundation

November 5-7, 2010

National Educator Conference
Capitol Hilton, Washington, DC
Sponsored by the National Jump$tart Coalition – more details coming soon!

November 13-19, 2010

Polk County Family Week
Strong Families Build Strong Communities. For more information see
http://polkcountyfamilyweek.com/index.htm

News Briefs

Experts: Many College Students Lack Needed Financial Skills

(June 30, 2010) – Financial experts predict a tough road for today's 20-somethings part of the so-called Generation Y or Millennial Generation as they come of age in a get-it-now, pay-later world.

Many students at the University of South Florida are swimming in credit-card and student-loan debt while facing the worst job market in a generation, said Cynthia Newhouse Bacheller, who works in USF's Career Center. "I often think to myself, 'Wow, are they going to be in for a shock when it comes time for them to graduate and look for a job," Bacheller said.

Bacheller helps connect graduating students with job opportunities. She said it takes, on average, six to eight months to land a first job. Many students are not prepared. "There seems to be this idea of 'I'll wait until graduation and deal with it," Bacheller said.

The university is implementing several programs to help students get ahead of the financial curveball, academic adviser Melissa Rathburn said. Students can take elective courses on financial literacy and personal finance. And last year, USF, in conjunction with the federal government, began requiring incoming students to complete an online financial literacy tutorial.

Rathburn said easy access to plastic money such as debit and credit cards is prompting the need for more support. "Debit cards make it so easy (for students) to spend. They're not counting out cash like they used to," Rathburn said. Although student loan checks can help cover costs associated with school, Rathburn said students often blow the money on wants rather than needs. "They go and spend it on an iPhone or some big purchase," Rathburn said. "At the end of the semester, they're scrambling because they're low on money and they're waiting for the next check to come in."

The situation becomes more complicated when well-intentioned parents continually bail kids out of financial trouble. "A lot of my students have said they don't know (their financial situation) because their parents are paying for it," Rathburn said.

USF student Justin Terry, 21, jokes that he's on the eight-year plan to completing his engineering degree. His parents are paying for his education, and he admits the future isn't a big concern.

"Not worried about it," Terry said. "There are jobs out there somewhere." His roommate, Lexi Tischler, 20, admits to falling for credit-card offers on campus. "You get your first bill, and then you're, like, 'Oh, what do I do? How do I pay this?" said Tischler, who works two jobs to cover expenses.

USF senior Jeff Andre, 21, appears to be doing it right. Andre is on a full academic scholarship and uses USF's work study program to pay living expenses. So far, he's debt free but said nothing comes easy unlike many of his classmates. "They had pretty much everything handed to them. They don't feel they have to work for anything," Andre said.

– Tampa Bay Online

Keeping Corporate Responsibility Fresh – Citi's New Financial Capability Focus

(June 29, 2010) – Citi announced changes to its Financial Education program, a 10 year, $200 million commitment to fund and organize programs around financial literacy. Stacey Sechrest Carder, Director, Office of Financial Capability at Citi explained that the changes are designed to focus on long-term consumer outcomes. The change in focus represents increased interest in how organizations and individuals manage their finances, and recognition that responsible financial practices are the key to long-term sustainability especially in light of the global economic crisis.

Carder explained, "Financial education, as an issue, has gained more exposure over the last 10 to 11 years, becoming the focus of many community-based nonprofits and financial institutions. In the past 6 or 7 years, it's become an issue for NGOs abroad as well, as the as the economy becomes more globally integrated."

Carder said, "In 2009, we provided over $18 million in funding to financial education programs worldwide. In fact, we've spent $167 million since 2004, and are well on our way to meeting our $200 million goal ahead of schedule."

From Financial Education to Financial Capability

"Last year, we took a step back to see what we and our partners had accomplished through our investments in financial education." Carder explained that the "step back" allowed the bank to examine the long term impact of its programs. "We asked, 'what did

you do with the information you received when you walked out of the classroom?' Were you able to apply it to your daily life? Did it change the way you managed your finances?"

"The fact is that classroom-based education – having people sit through hours of content without any direct link to an activity, like saving – has very limited impact, particularly for adult populations, whose behaviors are entrenched and the most difficult to change. What we learned through our research was that, if information is coupled with an activity in a very relevant, timely, ongoing and actionable way it will be more likely have better results and a chance of changing behavior over the long term.," she explained, "helping them move from the classroom to real situations. That's when Citi decided to change the name of the program from "Financial Education" to "Financial Capability."

"Financial Capability includes four key facets," said Carder. "Financial literacy, behavioral change (this is a big hurdle for a lot of people), financial inclusion (this includes access to products with transparent terms and relevant features that meet their needs), and asset building and preservation."

She continued, "Asset building and preservation activities can vary widely based on an individual's economic situation and local context. They can include opening a savings account, buying a home, or starting a business. However the, purchase of a cow can be an asset building activity as well, depending on where you are in the world. Whatever the method may be, the point of asset building is to help individuals gain a strong foothold on and move up the economic ladder. At Citi, we see asset building and preservation as the ultimate goal [of financial capability]."

"One of the things we've done really well is collaborate with different organizations around the world to raise awareness of the importance of financial capability, but measuring our impact has been a challenge. By adopting a new results-based framework for our investments in 2010, we expect to be able to measure the impact of the programs we support more effectively, and in a few years, we'll be able to express how many people we have truly helped to build and preserve assets.

– EvolvedEmployer.com

Financial Capability - Defined

As America recovers from the most severe financial crisis since the Great Depression, it's critical that we strengthen every aspect of our financial system. That means not only strong reforms and consumer protections, but also improved financial literacy and financial access. The Obama Administration is committed to expanding the financial tools and education available to every American to help ensure that families are more secure for their financial futures.

Whether it's homeownership, personal savings, or retirement planning, the financial well-being of every household can impact its community - and the financial well-being of our communities is critical to our national financial stability. We have an opportunity now, as the Obama Administration works with Congress to make our financial system more stable and fair at the institutional level, to also strengthen financial capability at the individual level, because financial stability also relies on personal responsibility.

We believe that Americans deserve not only improved financial education, but also access to the tools and resources needed to make smart financial decisions. We call this comprehensive approach "financial capability."

– US Treasury, Office of Financial Education

News and Recent Events From Our Partners

Florida Institute of CPAs Educates Students in Personal Finance

CPA Volunteers from the Florida Institute of CPAs taught personal finance sessions as part of the Minority Summer Residency Program conducted at the University of South Florida and Florida International University. The program explores business and accounting with minority, above average academically, rising high school seniors from throughout Florida.

Dr. Stephanie Bryant, University of South Florida, assisting students during the Reality Store exercise.

Students write checks and maintain checkbooks during the Reality Store exercise.

Students at Florida International University making financial decisions.

Students at Florida International University engaged in Thrive Time simulation.

Send us your news and pictures!

Welcome New Partners

Dollar Financial Group

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Berwyn, PA 19312
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Toiya Brown, Director
Consumer Education
toiya.brown@dfg.com

Financial Literacy Research

Recession Cut Into Employment for Half of Working Adults, Study Says

(June 30, 2010) – The recession has directly hit more than half of the nation's working adults, pushing them into unemployment, pay cuts, reduced hours at work or part-time jobs, according to a new Pew Research Center survey. The economic shock has jolted many Americans into a new, more austere reality, which is likely to have lasting consequences for an economy fueled mostly by consumer spending. More than six in 10 Americans say they have cut down on borrowing and spending, the survey found. The reason: Nearly half of the survey's respondents say they are in worse financial shape as a result of the downturn, which destroyed 20 percent of Americans' wealth.

The longest and deepest recession since the Great Depression has exacted a punishing toll that continues nearly a year after the economy started growing again. Hardest hit are the 9.7 percent of workers who have been out of a job for an average of nearly six months. Many Americans are delaying retirement and others have lower expectations for their children's futures, the Pew poll found.

- 35% of adults 62 and older who are still working have postponed retirement
- 60% of working adults between ages 50 and 61 may be forced to postpone retirement. 50% have whittled down their mortgages, credit card balances, car loans and other borrowing
- 40% have tapped savings and retirement accounts to make ends meet
- 25% have borrowed money from someone
- 10% and 24% of workers 18 to 29 years old have moved back in with their parents

The new, more frugal lifestyles may outlast the recession and its immediate aftermath, the survey indicated.

- 50% plan to save more
- 33% plan to spend less
- 30% plan to borrow less

While a broad swath of Americans have been hurt by the recession, blacks, who have a 15.5 percent unemployment rate, and Hispanics, whose jobless rate is 12.4 percent, have suffered disproportionately. Not only have they endured massive job losses, but they also have been hardest hit by housing foreclosures. Still, black and Hispanic workers are among the most upbeat groups about their personal financial situations and the national economy, the survey found.

– *Washington Post*

High School Grads with Financial Education Report More Confidence

(June 18, 2010) – Graduating high school seniors who had received tutelage in finance issues are far more confident about their money-management skills than those who didn't, a Capital One survey shows.

The bank, which commissioned a survey of 502 graduating seniors, reports that 45 percent of all the young people it polled feel confident in their ability to manage their money. Of the 30 percent of respondents who had been educated on personal finance topics, though, 75 percent reported confidence in their financial knowledge.

Parents can play a role, too, Capital One found: Seventy-one percent of the young people who had frequent talks with their parents about money said they were well-versed in personal finance issues. The survey, Capital One financial education director

Shelley Solheim said, "shows that these conversations help young adults develop good financial habits."

While it may not come as a surprise that learning about money helps foment responsibility among teenagers, the bank's survey illustrates the role that parents can play in fostering their kids' financial acumen. Few schools offer courses on personal finance - as the 30 percent participation rate shows - and sowing the seeds for smart spending behavior may be a parent's responsibility.

– Kiplinger

Is There a Cure for Financial Illiteracy?

(June 19, 2010) – Don't laugh, but Uncle Sam wants to teach you how to manage your money. Tucked into the new financial-overhaul bill that Congress is working to finish is a new Office of Financial Literacy to help consumers learn about savings, debt and credit scores.

There is an obvious irony in a debt-laden, budget-challenged government offering financial education. But there is a deeper problem: While nearly everyone agrees that Americans of all ages and income levels could be more financially astute, no one has a good plan for making it happen.

The last major government push started with a 2003 law that allowed people to see their credit records once a year without charge. (Go to AnnualCreditReport.com for more information.) It also established the Financial Literacy and Education Commission, made up of 20 government agencies and led by the U.S. Treasury Department. It was charged with coming up with a national strategy for financial literacy.

Its most-visible product: the MyMoney.gov website, which was launched in 2004 to provide a central spot for government financial information. A redesign in April led to a surge in traffic, but last year the site was getting only about 85,000 hits a month. A related toll-free number gets only about 160 calls a month.

Rep. Rubén Hinojosa, a Democrat from South Texas who sits on the House Financial Services Committee—and a champion of the financial-literacy push—points out that after six years, the commission "has yet to produce a national strategy for financial education to meet the letter of the law."

The government has traditionally focused more on disclosure than on regulation, on the assumption that consumers will make good choices if they have full information. Recent regulations have sought to rein in some unsavory credit-card and mortgage-lending practices, perhaps to reduce the cost of bad practices for the rest of us. At the same time, the financial-services industry keeps changing the terms of its offerings, making it difficult for consumers to stay on top of investing, bank accounts, insurance policies and the like.

Ultimately, the challenge of financial literacy is more about initiative than information. We know we should spend less, sock away more for retirement and compare credit-card rates—and yet many of us fail to do so.

In its first survey of Americans' financial acumen, the Finra Investor Education Foundation—the research arm of the securities-industry regulator—found that about half of those 45 or older hadn't tried to calculate their retirement needs. About half of the almost 1,500 people surveyed also admitted to occasionally carrying a credit-card balance and paying interest. And only one in five knew that when interest rates rise, bond prices fall.

In addition, the survey found that 57% of adults who earn more than $75,000 a year don't shop around for credit cards, and 46% don't compare prices on auto loans. Similarly, most adults don't check their credit records each year.

Financial subjects can be so complex that even those in the business sometimes get it wrong. ING Direct, an online bank, surveyed parents of children 17 or younger on their

credit-score smarts and found that more than half couldn't identify most of the factors that make up a score. But the survey wrongly included "keeping a small balance on a credit card" as a factor that could hurt a credit score. More than 90% of parents didn't pick that choice, and they were right: A small balance by itself shouldn't affect a score unless it uses up much of your available credit.

Given the challenges for adults, it isn't any wonder that many young people finish high school with little understanding of inflation or insurance—or know that debit cards have fewer protections than credit cards. Only three states mandate personal-finance courses, though 18 others require that some instruction be included in other classes.

Too often, Americans have relied on "just-in-time education," learning about insurance or debt just as we need it, says Laura Levine, executive director of the Jump$tart Coalition, a group of organizations focused on financial-literacy education. But, she says, you can't wait until adulthood to learn about being frugal, or wait until you want to buy a home to learn that you need a credit record and a healthy credit score to get a mortgage.

So what do you want your children to know? A simple checklist should include helping them learn *before* high school about the difference between wants and needs, how to save, how much people really earn and how a simple budget works. Later, they can be introduced to the basics of insurance, taxes, debt and investing.

You also may want to tell them it isn't a good idea to run up massive debts, spend more than you bring in and fail to put money aside for the future—like a certain government we could mention.

– *Wall Street Journal*

"Financial Fridays" from the National Coalition

June 4

At Charles Schwab, we're known for our commitment to helping people at every stage of life save, invest and manage their money. But financial well-being is about more than building wealth. To make a difference, we aim to improve financial literacy through education, volunteerism, and philanthropy.

charles SCHWAB

Through research, Web sites, workshops, articles and books, we help consumers with the money issues that matter most. Schwab MoneyWise® is our educational program for the general public, which includes our award-winning Website, www.schwabmoneywise.com.

In collaboration with Boys & Girls Clubs of America (BGCA), we've helped teens from underserved communities learn the basics of personal finance through the Money Matters: Make It Count® program. Since 2004, more than 180,000 teens in 1,500 Clubs have completed this award-winning program.

Employee Volunteerism: Schwab employees donate their time and talents to bring Schwab's vision and values to life.

Schwab's Annual Families & Money Survey

A connection between taking out the trash and managing cash? The road to financial independence for today's youth stretches out farther than ever before, with 41 percent of so-called "sandwich generation" parents continuing to provide at least some financial support to their young adult children, according to the 2010 Families & Money Survey released by Charles Schwab & Co., Inc. The survey polled adults who have at least one child between the ages of 23-28, as well as at least one living parent.

Although the survey revealed that young adults are more dependent on their parents than in previous generations, it also uncovered signs of how young people can get a head start before they reach their 20s. Parents whose children regularly did

household chores growing up were more likely to view their young adult children as "very financially responsible" (53 percent) as compared to those whose children did fewer or no household chores (46 percent and 39 percent, respectively). Parents of children who didn't do any regular chores also see themselves as having been poorer financial role models.

What are the top three areas where parents believe their children could stand to improve?

- How to stick to a budget and live within their means (48 percent)
- How to save money (42 percent)
- How to invest wisely (33 percent)

Learn more about this and other Families & Money surveys at www.schwabmoneywise.com.

June 18

The **Cooperative Extension System** is a nationwide, non-credit educational network. Each U.S. state and territory, plus the District of Columbia, has a state office at its land-grant university and a network of local or regional offices http://afsa.informz.net/Admin31/mailings/www.nifa.usda.gov/Extension/index.html.

Cooperative Extension reaches out to people where they live and work with personal finance workshops, seminars, home-study courses, Web sites, and other educational methods. The emphasis is on motivating learners to take financial action and imparting the technical "how to" strategies to make and maintain change. Applied research measures behavioral outcomes. Cooperative Extension has more than 750 local and state sites, keyword searchable through http://search.extension.org/.

Cooperative Extension, along with the Credit Union National Association (CUNA) and America's Credit Unions, works with the National Endowment for Financial Education® (NEFE®) to revise, deliver and evaluate the NEFE High School Financial Planning Program® http://hsfpp.nefe.org/. Working in partnership with America Saves and the Consumer Federation of America, Cooperative Extension is a leading national partner with America Saves Week, a campaign designed to encourage more Americans to set and achieve a savings goal http://www.americasaves.org/. Cooperative Extension helped to create the Jump$tart Coalition, served on the inaugural Board of Directors and continues strong involvement with this coalition and the American Savings Education Council http://www.asec.org/.

The **Family Economics News** monthly electronic newsletter for Cooperative Extension faculty and allied professionals includes research summaries, program updates, description of resource materials, conference listings and other information. To subscribe, send a request to jterry@nifa.usda.gov. Archived issues are available at http://www.nifa.usda.gov/newsroom/newsletters/familyeconnews/familyeconnews.html.

eXtension (pronounced ee-extension) Personal finance is one focus of Cooperative Extension's new interactive Internet site at http://www.extension.org/. Learners get just-in-time information and educational lessons, more than 1,200 frequently asked questions, an ask-an-expert function with answers in 48 hours, and direct contact with the Extension office nearest you. A new online learning tool, funded by the **FINRA Investor Education Foundation** helps farm families understand investing http://www.extension.org/pages/Investing_for_Farm_Families. Other sections focus on managing in tough times and when disaster strikes, money emotions and communications, saving, budgeting, and much more.

The University of Florida IFAS Extension *is also a partner of the Florida Jump$tart Coalition and spearheads* ***Florida Saves Week****. They are represented by* ***Michael Gutter*** *and* ***Laura Royer.***

June 25

The **Independent Community Bankers of America** (**ICBA**), the nation's voice for community banks, represents nearly 5,000 members, the largest constituency of community banks of all sizes and charter types in the nation. It provides proactive advocacy, quality education and business solutions that benefit community banks and the communities they serve.

ICBA has an ongoing commitment to promoting financial literacy. ICBA supports federal efforts to promote financial literacy and forges partnerships with like-minded organizations on initiatives that provide financial literacy resources to community banks and their communities. Community banks engage in a wide range of financial education efforts, many in conjunction with local schools and civic groups. Whether showing students how to manage credit responsibly, helping a family understand the home buying process or teaching foreign-born residents the benefits of having a checking account, financial literacy builds a stronger future for all. Each April, community banks throughout the country further increase their efforts to reach consumers with special programs.

Too many Americans lack the skill and knowledge to make appropriate financial decisions, and millions of Americans do not have a relationship with a depository institution because they do not understand the system. To address this gap, every month ICBA distributes news releases on topics that promote financial education and offer tips and information to help consumers better understand their financial choices. Some topics include: tips for how to avoid loan scams, keeping money safe while traveling, guarding against identity theft online, and establishing and maintaining a good credit rating. During National Homeownership Month each June, ICBA also distributes weekly news releases with financial tips to educate homebuyers and homeowners, including suggestions on how to prepare to purchase a home, avoid mortgage fraud and prevent foreclosure.

ICBA recently established the ICBA Minority Bank Council to help minority banks and the communities they serve identify the unique challenges they face, including providing financial education and serving unbanked and underbanked populations.

For archives of past Financial Fridays, see the Download tab at www.jumpstart.org.

Florida Jump$tart Coalition® for Personal Financial Literacy, Inc.

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This newsletter is published monthly by the Florida Jump$tart Coalition® for Personal Financial Literacy, Inc. and is sent to partners and friends. Florida Jump$tart Partners represent a broad array of organizations, including business corporations, non-profits, faith-based organizations,

federal and state government agencies, regulatory authorities, and academic institutions. Previous issues of the newsletter can be found on the Web site at www.FLJumpstart.org.

Please contact us if you believe that you are receiving this newsletter by mistake, are a current Partner that has not been receiving the newsletter, or wish to update your contact information. Any additional concerns or questions should be directed to FLJumpstart@ficpa.org.

This newsletter is one of our primary communication tools. We invite Partners to submit articles, photos, or news briefs about your innovative ideas, research, activities and events. Financial education is rapidly growing in Florida. We need your help to stay on top of trends and information. Please submit your information to FLJumpstart@ficpa.org.

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