



Remarks from Leah Ellyson, 2009 Winner, NFCC Financial Literacy Poster Contest Delivered at Jump\$Start Coalition Awards Dinner

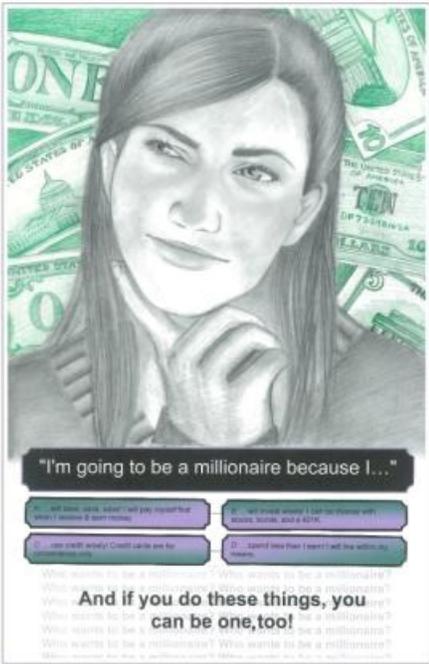
Hello, my name is Leah Ellyson. It is an honor to have my poster chosen as the national winner of the 2009 Financial Literacy Poster Contest. I am grateful to the National Foundation for Credit Counseling for providing me with this exciting opportunity. I am a junior at North Marion High School and am from the small town of Carolina, West Virginia, but that has never stopped me from having big dreams. On my poster, I state the four things I would do to become a millionaire. That is how I intend to pursue all of my dreams: by breaking them down into smaller, more manageable steps.

When I sat down and thought about financial responsibility and what it meant to me, I didn't have to look any further than my parents. They have taught me a lot about financial responsibility over the years. This summer, I got my first job at McDonalds. I could have easily spent my paychecks in one afternoon at the mall if I hadn't been encouraged to pay myself first. My parents have invested in my college education since I was born. They are encouraging me to work hard for scholarships so that I will incur as little debt as possible when I am out of college. For years, my parents have set a budget for our family and we have lived within it. I see that they never spend more than they make, and they always stress to me that they only use credit cards as a convenience. The basic outline on my poster follows the common sense rules that they have modeled for me.

One thing I didn't mention on my poster but that I think is just as important is giving. Whether it is to your church, a favorite charity or someone in need, the benefits that come from sharing part of your income for a worthwhile cause can't always be measured in dollars and cents.

I believe financial responsibility is for everyone; not just parents or adults. It begins at a young age so that good habits can be carried on throughout a lifetime. It has been a privilege to be able to share my ideas and be a positive role model in this area.

It remains to be seen whether or not I become a millionaire but I am wealthy in many ways: I have a family who loves and supports me, inspiration all around me, and a God-given talent that has taken



National Winner: 2009 NFCC National Financial Literacy Poster Contest
 Submitted by Leah Ellyson through CCCS of North Central West Virginia
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me from drawing a picture at my kitchen table and turning it in to a great experience like this. Thank you.

Florida Coalition News

Teach Children to Save Day Reaches Students Throughout Florida

The **American Bankers Association** is on track to reach 1 million students with Teach Children to Save lessons throughout 2009 with half of the **Million Child Challenge** met. President Obama and media across the country promoted the event in April in support of financial education. President Obama issued a **statement** while the media reported bankers' Teach Children to Save efforts to an estimated 15.3 million people through television, radio, newspapers and the Internet.

In Florida, over 3,700 students were reached on April 21, 2009, spearheaded by **Colonial Bank** with the assistance of community groups and **Florida Jump\$tart** partners. Thanks to everyone who participated in this amazing outreach effort. These students now have a better understanding of the value of saving.

One of Florida Jump\$tart's strategic priorities for 2009 was to promote and be involved in campaigns for Florida Saves, MoneySmart Week, Teach Children to Save Day, and Financial Literacy Month in April.

Photos: Central Florida students learn about savings from Colonial Bank volunteers.



Upcoming Events

Friday, May 29, 10 a.m.

Florida Jump\$tart Coalition Board Meeting by conference call

Florida Prosperity Partnership Regional Meetings

May 19, 2009, 1-4 p.m.

Heart of Florida United Way

1940 Traylor Boulevard; Orlando, FL 32804

RSVP to Brittany.Richards@Hfuw.Org or (407) 429-2177

May 21, 2009, 2-5 p.m.

Lewis Digital, Inc.

630-1 Capital Circle NE; Tallahassee, FL 32301

RSVP to Stephanie@Uwbb.Org or (850) 488-8342

May 28, 2009, 1-4 p.m.

United Way of Tampa Bay Inc.
5201 W. Kennedy Blvd; Suite 600; Tampa, FL 33609
RSVP to Mjones@Uwtb.Org or (813) 274-0967

June 2, 2009, 10 a.m. – 2 p.m.

Federal Reserve Bank of Atlanta, Jacksonville Branch
800 Water Street; Jacksonville, FL 32204
RSVP to Janet.Hamer@Atl.Frb.Org or (904) 632-3588

Friday, June 12, 2009, 11 a.m.-4 p.m.

“Got F’s?” Fun Day (“The Fundamentals of Finance, Football, and Firearm Accident Prevention”); Gould’s Park, Miami; Community Works Coalition, Inc.

Wednesday, June 17, 2009, 7:30 a.m.-5 p.m.

HOPE Global Financial Literacy Summit
THEARC, Washington, DC; <http://summit09.operationhope.org/>

June 18 and 19, 2009

Florida Prosperity Partnership State Conference

Orlando World Center Marriott Resort & Convention Center
Purpose: To be a difference-maker in Florida’s fight to improve financial stability and economic self sufficiency for low-to-moderate income citizens. Registration fee: \$50 for first attendee from organization and \$25 each for all others.
For more information contact: Janet Hamer, (904) 632-3588;
Janet.Hamer@atl.frb.org

Federal Reserve's Summer Workshops for Educators

The workshops will be held at the Jacksonville Branch of the Federal Reserve Bank of Atlanta, 800 Water Street, Jacksonville, FL 32204. Please view the link to register, and for additional information about each event.
http://www.frbatlanta.org/atlantafed/econ_ed/calendar_of_events.cfm#fl

Is Capitalism Good for the Poor?

Wednesday, June 17, 2009 from 8 a.m.–3:30 p.m.

This experience introduces teachers to using economic reasoning to analyze the impact—both real and potential—of capitalist institutions on the well-being of the world's poor. Lesson topics addressed include: what is poverty and who are the poor, what is capitalism, degrees of market competition, property rights and the rule of law, incentives that generate invention and innovation, and incentives that promote social cooperation. This free workshop and free curriculum are designed for secondary social studies teachers.

Economic Forces in American History

Tuesday, June 23 through Friday, June 26, 2009 from 8 a.m.–3:30 p.m.

This four day cross-curricular program helps teachers incorporate economic reasoning into their high school American history courses. Program instructors provide economic explanations of pivotal historical events. Participants learn

interactive teaching strategies that incorporate the actual circumstances of historical periods of study. Learn about the important role of the central bank in U.S. history and its implications for policymaking. With the lesson plans, teachers can help their students learn by reliving history rather than just reading or hearing about it.

It's Your Paycheck

Thursday, July 30, 2009 from 8 a.m.–3:30 p.m.

Designed for teaching high school personal finance topics. Participants will receive the curriculum that contains three sections—"Know Your Dough," "KaChing!" and "All About Credit." The lessons in each of these sections employ various teaching strategies to engage students so that they have opportunities to apply the concepts being taught. Each lesson includes black-line masters of the handouts and visuals needed to teach the lesson. All of the lessons are correlated with the National Personal Finance Standards and the National Standards in Economics.

News Briefs

NYSE Euronext Celebrates Financial Literacy Month

(April 27, 2009) – The NYSE Euronext celebrates Financial Literacy Month and honors the work of the President's Advisory Council on Financial Literacy. In honor of the occasion, SEC Commissioner Luis A. Aguilar, Rep. Sheila Jackson Lee and John Hope Bryant ring The Closing Bell®. See video at <http://www.nyse.com/events/1240826613316.html>

OCC Offers Tips to Avoid Mortgage Modification and Foreclosure Avoidance Scams

(April 21, 2009) WASHINGTON – The Office of the Comptroller of the Currency (OCC) has issued a consumer advisory to help homeowners avoid scams that claim to help them save their homes, but can cause them to lose their homes *and* their money. Con artists prey on homeowners who are falling behind on their loans in many ways. For instance, they may tell consumers to stop paying their mortgages while the con artist works out a modification agreement with the lender and they may require payment of large up-front fees for their "services." In reality, the scammer pockets the money and never provides the promised services. In some schemes, homeowners have been conned into transferring title to their homes. They may be told that they will be able to lease back or buy back their homes, but the terms of the rent-to-buy agreements are so burdensome that the homeowners are unable to repurchase their homes. Recently, scam artists have also tried to take advantage of the federal government's mortgage modification and foreclosure avoidance programs by claiming to be connected with, or approved by, the government in some way.

The OCC's Consumer Advisory offers a list of warning signs that a person or company may be perpetrating one of these scams, and a list of resources to contact for legitimate help. It also reminds consumers having difficulty paying their mortgages that they should always start by contacting their lender or servicer to discuss alternatives their options.

- OCC Consumer Tips for Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams (<http://www.occ.gov/ftp/ADVISORY/2009-1.html>) and (<http://www.occ.gov/ftp/ADVISORY/2009-1.pdf>)
- <http://www.helpwithmybank.gov>
- <http://www.makinghomeaffordable.gov>

Student-Loan Defaults at Highest Level Since 1998

(April 20, 2009) – The default rate for student loans is expected to hit 6.9% for fiscal 2007, up from 4.6% two years earlier. The rate, which is the highest since 1998, is attributed to a tight job market. The smaller, private market of student loans is seeing a similar trend. – *The Wall Street Journal*

NEFE Continues Strong Support During Tougher Economic Times

As with all of the National Endowment for Financial Education's (NEFE) programs - the NEFE High School Financial Planning Program continues to be provided to hundreds of thousands of students and thousands of schools and organizations at absolutely no charge. In providing the HSFP to millions of students, NEFE has shown a strong, 25-year commitment to improving the financial well-being of young Americans. NEFE's commitment remains strong and steadfast, and we invite you to reach out to us at NEFE anytime you need assistance or support. – *Director, NEFE High School Financial Planning Program; National Endowment for Financial Education; www.NEFE.org*

Foundation Launches Teachchildrentosave.com to Help Reach 1 Million

The ABA Education Foundation launched Teachchildrentosave.com making the Teach Children to Save program - historically only delivered through classroom lessons - available to everyone. The new Web site brings the program into the homes of families across the country. The site offers tips for young people and their parents on how to set a budget, start a savings account and make deposits regularly. Most important is the Savers' Pledge youth can take as they vow to become lifelong savers. The pledge can be printed and signed as a physical reminder of their promise to save. Each download of the pledge will be counted towards the Million Child Challenge.

FTC Money Matters Website

The **Federal Trade Commission** (FTC) just launched a new website – www.ftc.gov/MoneyMatters – for people dealing with debt; struggling to find a job; or trying to create a budget, save, and spend wisely during these difficult times. *Money Matters* offers short, practical tips, videos, and links to reliable resources for more information on topics like credit repair, debt collection, job-hunting and jobs scams, vehicle repossession, managing mortgage payments, and foreclosure rescue scams. The site contains banners/buttons for easy linking, too. To learn more, go to www.ftc.gov/MoneyMatters. If you have questions, please contact Colleen Tressler at ctressler@ftc.gov or at 202-326-2368.

News from the National Coalition

National Jump\$tart Coalition Presentations Available for Download

The National Jump\$tart Coalition partner, board, and state leaders meetings were held April 1-2, 2009 in Washington, DC. The following session presentations have been posted the **Downloads** section of the national website – www.Jumpstart.org:

- Generation Money, John Gannon
- Time is Money PSA, John Gannon
- America Saves Week 2009, Ken McDonnell
- National Research Symposium on Financial Literacy and Financial Education, Jane Schuchardt

- Top Ten Research Priorities, Jane Schuchardt
- Social and Emotional Links to Our Financial Behavior, Lois Vitt

“Financial Fridays” from National Jump\$tart

Apr. 3

Bank of America (www.bankofamerica.com) is one of the world's largest financial institutions and offers a full range of banking, investing, asset management and other financial and risk-management products and services. BOA is proud to provide products, tools and educational resources to empower our customers when it comes to taking control of their finances now and into the future. We believe the best place to start with a firm financial footing is when you open your first account. Bank of America is committed to “*building a financially-educated world one student at a time.*” Whether in classrooms, in after-school programs or through youth organizations, we strive to take our programs to more students throughout the country and raise awareness of our tools and resources among students and parents.



Every new student account holder gets a copy of our ***Student Financial Handbook***, an easy-to-use guide that explains the basics of managing finances. The guide includes information on everything from how to balance a checkbook or make a budget to how a credit card works. This guide is also designed to help demystify banking terms for parents and students alike, with straightforward explanations of topics like your credit rating. It is available for download at www.bankofamerica.com/studenthandbook

The Essentials: Your Guide to Credit booklet is a comprehensive guide to help students understand everything about credit cards, such as using credit wisely, understanding a credit score, creating and maintaining a budget, and protecting against identity theft. Visit www.bankofamerica.com/essentials for an online version.

Bank of America also has partnered with Monster Worldwide’s Making It Count™ to offer presentations to college and high school students on basic money management and other valuable financial skills. The ***Ultimate Money Skills: High School and College Editions***, along with our program ***Making College Financial Planning Count***, inform students of financial products, how to build a budget, establish solid credit and protect their identities, as well as help parents of high school students understand the complexity of paying for college. The Ultimate Money Skills Web site (www.bankofamerica.com/moneyskills) expands the opportunities for students to learn about personal financial management in a “game-like,” online atmosphere. The interactive site features relevant content around issues like simple money management, credit card basics, identity theft, investing, managing loans and budgeting.

BOA partnered with the Council for Economic Education to create *Financial Fitness for Life*, a comprehensive financial education curriculum for students in kindergarten through high school. The curriculum is being refreshed in 2009.

Apr. 10

The **Jump\$tart Clearinghouse** provides an easy-to-use, free online database of current personal finance materials designed for teaching and learning. Targeted users include educators, parents and students from kindergarten through college. Many of the materials are also suitable for adults as well. The Clearinghouse receives more than 40,000 page views per month. It is available to anyone with access to the Internet. No registration, sign-in, or passwords are required, and the service is provided at no cost to the user. The direct Internet address is www.jumpstartclearinghouse.org

CDs, DVDs, interactive online programs, lesson plans, teaching guides, textbooks, informational brochures, simulation games and posters are among the types of materials included in the Clearinghouse. Users can limit their search by selecting the topic or keyword, language, grade level and type of material they want. They can also search by title or publisher, and they can sort available titles by price and most recent entry.

The Clearinghouse provides brief descriptions and complete ordering information for nearly 800 titles. The user orders items directly from the publisher or downloads from the Web. The Clearinghouse does not distribute materials directly. More than 300 resources are offered absolutely free and a number of free resources can be downloaded instantly.

Materials listed in the Jump\$tart Clearinghouse are reviewed for appropriateness using the Jump\$tart *Educational Materials Review Checklist*. Organizations that submit materials to the Clearinghouse include national leaders in education, publishers and authors, financial services firms, the government, and many Jump\$tart partners.

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

News and Recent Events From Our Partners

FICPA Promotes Financial Literacy at Children's Day Event

The Florida Institute of CPAs participated in the annual Children's Capitol for a Day" event in Tallahassee on March 31, spreading the word about financial literacy. The event, part of Children's Week at the Capitol, drew thousands of people to the Capitol courtyard. Volunteers offered a variety



of activities and treats including coloring sheets, money maze, financial exercises, bubblegum coins, and the popular Feed the Pig beanbag toss. For the adults, the FICPA



provided a guide to discussing budgets and money with children, plus information about investing, insurance, and surviving a layoff.

Welcome New Partners

Financial Health and Fitness

2290 N. Ronald Reagan Blvd. Suite 140
Longwood, FL 32750
(407) 657-2800

Angela Jones
Financial Literacy Instructor

ajones@fhandf.com

Felicia Meyers

Financial Coaching Specialist

fmeyers@fhandf.com

Financial Literacy Resources

Financial Literacy & Education Summit 2009 Webcast

For anyone who missed the Financial Literacy & Education Summit 2009 webcast live from the Federal Reserve Bank of Chicago, a video is now available at www.practicalmoneyskills.com/summit2009. You may view the entire program or skip to various segments - free and at your leisure.

The distinguished panelists focused on a variety of topics including:

- Government and private sector cooperation in financial education
- The cultural shift toward individual responsibility in personal finance
- Innovative methods for engaging youth in financial literacy
- The needs of the unbanked and how to address them
- Cross-border collaboration opportunities in financial literacy programs

Making the Case for Financial Literacy 2009

This file is a great collection of personal finance statistics compiled by Jump\$tart National from other sources. See the National Jump\$tart web site, Downloads section. <http://www.jumpstart.org/upload/Making%20the%20Case%202009.doc>

66 Ways to Save Money Booklet

In the booklet, **66 Ways to Save Money**, by the Consumer Federation of America, consumers may be able to find several tidbits on saving the money they earn. Also test your money savvy by taking the 66 Ways Consumer Knowledge quiz.

http://www.pueblo.gsa.gov/cic_text/money/66ways/index.html

New Money Talks Teach Children To Save Special Edition

Print the latest Money Talks Teach Children to Save edition from the American Bankers Association before your next lesson! Written with the younger audience in mind, the newsletter is an excellent leave-behind, plus it's free. [Money Talks](#).

What's My Score Resources

What's My Score consists of a wide variety of resources to help students learn the basics of financial management, including: budgeting, saving, paying for college, buying a car, getting a first job, protecting their identity and critically evaluating different loans. There are also comprehensive materials available to assist college professors and administrators in teaching students about these vital financial life skills. All of the resources on "What's My Score" are being provided to students and colleges at no cost.

- [Visit the *What's My Score.org* Website](#)
- [Free Money Guides](#)
- [Free Credit Score Estimator](#)
- [Credit Score resources](#)

OCC Publishes Newsletter Highlighting Financial Literacy

(April 20, 2009) WASHINGTON — The Office of the Comptroller of the Currency (OCC) published *Community Developments Investments*, its on-line newsletter, which describes financial literacy initiatives that banks and their community partners are operating across the country.

"Financial literacy is the first step toward financial success for our kids and for many older consumers. These programs spread the word that financial knowledge can help them protect, manage, and invest their money better," said Comptroller of the Currency John C. Dugan. "For banks that means increased opportunities to expand their customer base and deposits, increase customer loyalty and satisfaction, and target initiatives to low- and moderate-income communities to earn positive CRA consideration."

This edition coincides with National Financial Literacy Month and highlights roles that banks can play in promoting financial stability through local partnership efforts. Its articles describe four programs that help banks and their community partners reach out to consumers to encourage better money management through savings and checking

products: Bank on Cities, Operation Hope, America Saves, and the Department of the Treasury's Community Financial Access Pilot. It also includes a number of OCC on-line resources for bankers interested in expanding their financial literacy programs, including the *Financial Literacy Update* and the *Financial Literacy Web Resource Directory*.

Community Developments Investments can be accessed on the OCC's Web site at: http://www.occ.gov/cdd/Ezines/spring09/cde09spring_index.htm.

School-Based Bank Savings Programs: Bringing Financial Education to Students

(April 29, 2009) WASHINGTON — The Office of the Comptroller of the Currency published a *Community Developments Insights* report that discusses how banks can set up school-based bank savings programs to help students learn about the importance of saving and managing their personal finances.

Comptroller of the Currency John C. Dugan stated, "As a parent, one area of financial literacy that is especially important to me is that our children learn how to make the right financial choices before they leave home. These school-based bank programs are productive collaborations between banks and schools that share a mutual interest in providing financial education to students eager to learn."

The OCC encourages bank participation in financial literacy initiatives such as school-based bank savings programs. Students involved in these programs receive "hands-on" learning, while banks gain added visibility in the communities they serve. This *Insights* report explains how the various school-based bank savings programs operate and describes the potential risks and benefits, including positive consideration under the Community Reinvestment Act, that banks participating in these programs may receive.

This *Insights* report can be accessed on the OCC's Web site at: <http://www.occ.gov/cdd/Insights-Schoolbasedbank.pdf>. Contact information for the OCC's Community Affairs Officers is available at: <http://www.occ.gov/cdd/contacts.htm>.

Financial Literacy Research

National Foundation for Credit Counseling Releases Findings of Third Annual Financial Literacy Survey

(April 28, 2009) – The **National Foundation for Credit Counseling**, released the findings of its third annual Financial Literacy Survey at a Congressional Briefing on Capitol Hill. Key findings from the survey:

Financial Literacy: 41 percent of U.S. adults, or more than 92 million people living in America, gave themselves a grade of C, D, or F on their knowledge of personal finance, suggesting there is considerable room for improvement. This number is highest among Gen Y adults¹ at 47 percent. In addition, 80 percent of adults agree that they would benefit from advice and answers to everyday financial questions from a professional.

Budgeting: Showing no improvement since 2007, less than half of adults (42 percent) keep close track of their spending. Nearly 16 million adults (7 percent) don't know how much they spend on food, housing, and entertainment, and do not monitor their overall spending.

Debt and Credit Cards: 26 percent, or more than 58 million adults, admit to not paying all of their bills on time. Among African-American adults², this number is at 51 percent. In the last 12 months, 15 percent of adults, or nearly 34 million people, have been late making a credit card payment and 8 percent (18 million people) have missed a payment entirely. More than 13 million adults (6 percent) report that their household carries credit card debt of \$10,000 or more from month to month, and the same number

have debts in collection, are seriously considering filing for bankruptcy, or have already done so within the past three years.

Housing: 42 percent of adults, or more than 94 million people, currently have a home mortgage and, of those, 28 percent say that the terms of their mortgage somehow turned out to be different than they expected, including: either payment or terms of loan were different than expected, the interest rate or its duration were different, or they had no knowledge of PMI (private mortgage insurance).

Savings: One-third of adults (32 percent), or 72 million people, report that they have no savings and only 23 percent are now saving more than they did a year ago because of the current economic climate. Nearly half (48 percent) of Gen Y adults- more than any other age group- report having no savings. Of those with no savings, more than one in four report that, if faced with an emergency, they would charge that expense to a credit card (29 percent) or take out a loan (26 percent), thus adding to their debt load.

Spending: 57 percent of adults report spending less than they were a year ago. However, 45 percent of those now spending less admit that, if their financial situation were to improve within the next year, they would resume their previous spending habits.

Credit Score: In spite of it being free, nearly two-thirds (64 percent), or 144 million people, have not ordered a copy of their credit report in the past year; this grows to nearly three-quarters (72 percent) among Hispanic American adults. Additionally, more than one-third (37 percent) admit that they do not know their credit score.

Retirement: One-third of adults (33 percent), or more than 74 million people, do not put any part of their annual household income toward retirement. This is up from 28 percent in 2008.

Complete information can be found at the NFCC website:

<http://www.nfcc.org/NewsRoom/FinancialLiteracy/index.cfm>

More Americans Concerned About Losing Their Jobs, Delaying Major Life Decision Amid Recession

Job security emerged as a top financial concern for Americans amid a 16-month U.S. economic recession, according to a poll conducted by Harris Interactive on behalf of the American Institute of CPAs. The study was conducted between March 4 and March 8, 2009 among 1,011 Americans over the age of 18. Questions were aimed at determining the important financial concerns facing Americans such as employment, major life decisions, budget spending and saving, perceptions about the U.S. economy and home market. You can view the [press release](#) (PDF) for more results from this poll.

Americans Spending Less, Saving More

American have cut back spending by 1 percent in December, and increased personal savings by 3.6 percent, in response to concerns about job security and economic stability, according to a Department of Commerce report released early February. Spending fell \$102.4 billion, a steeper drop than the \$77.8 billion loss in November. Personal income fell \$23.5 billion in December. The personal savings rate has been steadily increasing since the 0.8 percent growth rate in August, the report showed.

After hovering near zero for much of the decade, savings as a portion of disposable income rose from 2.4 percent in October to 2.8 percent in November, according to the Bureau of Labor Statistics. Also, in November, auto loans, credit cards and other forms of consumer borrowing fell by \$7.9 billion, the largest dollar amount since record keeping began 50 years ago. The accelerating contraction of the manufacturing industry could be behind the drop in spending and personal income, according to the Institute for Supply

Management. The Washington-based group keeps track of factory activity and creates a factory index based on productivity. Although the factory index for last month rose to 35.6 from a December reading of 32.9, the manufacturing market is still suffering; any number below 50 indicates contraction. – *American Institute of Certified Public Accountants*

Volunteer Opportunities

Do you need assistance with a project or outreach effort? Let us know.

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



Inquiries or articles may be sent to:
Florida Institute of Certified Public Accountants
325 West College Avenue
Tallahassee, FL 32301
Attn: Brenda Hubbard
850-224-2727, Ext. 419
FLJumpstart@ficpa.org

This newsletter is published monthly by the Florida Jump\$tart Coalition® for Personal Financial Literacy, Inc. and is sent to active partners. Previous issues of the newsletter can be found on the Web site.

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.

All articles are subject to editing. Statements of fact and opinion are the responsibility of the author(s) and do not imply an opinion on the part of the Board or Partners of the Florida Jump\$tart Coalition®.