



April is Financial Literacy Month

We are so proud of all of you – our Florida Jump\$Start Coalition partners! Thanks to your efforts all year round, many individuals are making better financial choices.

You educate, stimulate, share information, conduct research, and raise important issues. With over 100 partners in action (see list below) you collectively do a tremendous effort to enhance the lives of Florida's consumers.

Please review the efforts and accomplishments below from many of our partners in this special edition.

Upcoming Events

Monday, April 9

Meeting of the President's Advisory Council on Financial Capability Department of the Treasury, Washington, DC

This meeting will feature a panel on how government can coordinate with the private sector to promote financial capability and to stimulate economic growth.

Tuesday, May 8

FDIC Money Smart Train-The-Trainer, 9 a.m. to 4 p.m. Federal Reserve Bank of Atlanta - Jacksonville Branch

Advance registration for this event is required and space is limited. Lunch will be provided. Please RSVP by May 1, 2012 to Barb Klingler at barb.l.klingler@atl.frb.org or call (904) 632-1025.

Wednesday, May 9

FDIC Money Smart for Young Adults Train-The-Trainer, 3-7 p.m. Federal Reserve Bank of Atlanta - Jacksonville Branch

Advance registration for this event is required and space is limited. Dinner will be provided. Please RSVP by May 1, 2012 to Barb Klingler at barb.l.klingler@atl.frb.org or call (904) 632-1025.

May 21-28

MoneySmart Week @ Your Library

The Federal Reserve Bank of Chicago began partnering with the American Library Association in 2011 as part of Money Smart Week's expansion. Many libraries are participating including several in Florida.

May 7-11

MoneyWi\$e Week – Jacksonville

The First Annual Jacksonville MoneyWi\$e Week is financial education designed to help us all become more wise about money. The Week will offer programs, classes and activities for all members of the Jacksonville community, all ages and income levels. See <http://www.moneywisejax.org/>

Friday, May 11

Governor's Awards for Excellence in Teaching Economics, Orlando

Sponsored by the Florida Council on Economic Education to recognize Florida's most outstanding teachers (K-12) for their creativity in presenting lessons in economics, personal finance and entrepreneurship. Opportunities are available for sponsorships and in-kind contributions. Contact Chalette Davis at (813) 289-8489 or cdavis@fcee.org for more information.

Thursday, May 24, 10-11 am

Florida Jump\$tart Coalition Board Meeting, Conference Call

May 30 - June 1

Florida Prosperity Partnership - Fourth Annual State Conference & Training Loews Portofino Bay Hotel at Universal Orlando

FPP convenes individuals and organizations with the desire to leverage their talent, resources, and passion to improve the prosperity of Florida's families. Keynote Speaker is Ruby K. Payne, Ph.D. Sign up online at www.floridaprospertypartnership.org

Thursday, June 28, 10-11 am

Florida Jump\$tart Coalition Board Meeting, Conference Call

Our Fantastic Partners!

CredAbility

Located: Orlando, Tampa, Fort Myers, and West Palm Beach
Contact: Richard Schram at Richard.Schram@CredAbility.org

CredAbility provides bankruptcy counseling and education services to consumers in need of credit and debt management services.

- In the last few years we have seen increasing demand for telephone and Internet counseling services. More than 90 percent of the people we counsel call our toll-free number or visit us online.
- In 2011, we helped over 400,000 people with a large part of this help provided through electronic channels.
- We believe this shift towards electronic service is a consumer preference that is affecting all business and nonprofit organizations. Understanding and providing for this change in client demand is a critical decision for all organizations.



Debthelper.com

Located: West Palm Beach and licensed in 42 states

Contact: Andrew Bernstein at ABernstein@debthelper.com



- Initiated a new outreach program targeting divorce attorneys on assistance to their clients. The program includes recruiting "Intake Specialists" from community organizations and other sources to identify consumers with debt or housing issues.
- Participated in several events - Foreclosure Prevention Clinic and co-hosted an event with the Kids Cancer Foundation to provide information and services to the parents of cancer survivors.
- Celebrated 7 years of partnership with Home Loan Education Program, a not-for profit organization that assists first time home buyers.
- Launched our new website, Divorcehelper.net to link in with our outreach program to give separated or divorced consumers a resource and support guide
- Provide regular financial life skills seminars with Dress for Success, an organization dedicated to assisting women who are entering or re-entering the workplace.

Debt Management Credit Counseling Corporation

Located: Lighthouse Point

Contact: Jason Athas at jason@dmconline.org



- Active throughout South Florida since 2002 teaching financial literacy programs and supporting the school systems
- Taught to over 12,000 students in classroom settings in Spanish and English
- Courses include:
 - Understanding your Credit Scores and Histories
 - Opening and managing bank accounts
 - What is an IRA and when should I start
 - Successful Budgeting

Federal Reserve Bank of Atlanta

Located: Atlanta with branches in Jacksonville, Miami, Nashville, New Orleans, and Birmingham

Contact: Lesley Mace at lesley.mace@atl.frb.org

Offers a variety of financial outreach and education efforts including:

- Free teacher workshops on topics in economics and personal finance
- Free educational materials and lesson plans
- Exhibits and presentations at state, local, regional, and national conferences
- Free online educational resources at www.frbatlanta.org and www.federalreserveeducation.org

Florida Council on Economic Education

Located: Tampa with education centers at several Florida universities

Contact: Robin Warren at RWarren@fcee.org

The FCEE serves K-12 teachers throughout the state and our mission is to prepare Florida's young people for personal and financial success through educational programs in economics, the free enterprise system and personal financial literacy. We offer the following resources: (All free of charge to Florida Educators):



- Professional Development Workshops - The FCEE and our partner Centers for Economic Education train k-12 teachers in economics, entrepreneurship, personal finance and the free enterprise system. All training is correlated to Florida's Next Generation Sunshine State Standards
- Financial Freedom - A student workbook (or CD) is designed to provide content for use within the classroom to improve students' financial literacy skills while meeting the Next Generation Sunshine Standards and reinforcing FCAT tested skills. It can be used as a text or supplement in a financial education class from middle-school to adult education classes.
- Florida Stock Market Challenge - Established more than 20 years ago, the Florida Stock Market Challenge gives K-12 students the opportunity to participate in an online investment simulation and manage a hypothetical \$100,000 investment portfolio. Students throughout the state compete for the best portfolio performance and are awarded prizes at the end of both the Fall and Spring semesters.
- Governor's Awards for Excellence in Teaching Economics - For 33 years now, the FCEE has recognized Florida's most outstanding teachers for their creativity in presenting lessons in economics, personal finance and entrepreneurship. Open to all K-12 teachers, the Governor's Awards for Excellence in Teaching Economics is a celebration of best practices and a way of acknowledging the innovation that teachers bring to the classroom.
- C.O.D.E. Business Ethics Program (*Competition Of Decision-making with Ethics*) - We have worked with leading educators, ethicists, and business leaders to develop a unique interactive program that puts students on the front lines of a hypothetical business, where they have to make critical ethical and competitive business decisions. *C.O.D.E.* is a cross between Harvard Business School case studies, 'Jeopardy', and 'YouTube'. After field testing, the program will launch statewide in 2013.

Florida Department of Education

Located: Tallahassee

Contact: Wendy Sikora at Wendy.sikora@fldoe.org

The Florida Department of Education promotes financial literacy in state public schools.

- Next Generation Sunshine State Standards. Financial objectives are integrated in lessons from early years through college. Examples of standards include: consideration of financial outcomes when making health-related decisions in a 6th grade health education class; a 7th grade economics class that discusses the importance of borrowing and lending; a middle school visual arts class that teaches how art careers financially impact their local communities; and a high school accounting class that introduces knowledge of accounting principles.

- Career and Technical Education. Courses and programs are conducted for state middle, high school, technical center, and college students that include instruction on specific financial literacy skills such as personal money management concepts, procedures and strategies. Some programs and courses concentrate on finance, personal finance, accounting, and global finance.
- Career and Technical Student Organizations. Middle school and high school students receive student leadership opportunities in a variety of financial events available through:
 - Florida Business Professionals of America (BPA) www.floridabpa.org
 - Cooperative Education Clubs of Florida
 - DECA – An association of marketing students www.deca.org
 - Family, Career and Community Leaders of America (FCCLA) www.fcclainc.org
 - Future Farmers of America (FFA) www.ffa.org
 - Future Business Leaders of America (FBLA-PBL) www.fbla-pbl.org
 - Florida Public Service Association (FPSA) www.fpsainc.org/
 - Health Occupations Students of America (HOSA) www.hosa.org
 - SkillsUSA - An association of Industrial Education students www.skillsusa.org
 - Technology Student Association (TSA) www.floridatsa.com

Florida Department of Financial Services

Located: Tallahassee

Contact: Misty Cash at Misty.Cash@myfloridacfo.com

Our Your Money Matter\$ website offers the following resources:

- OnDemand video library
- Webinars (coming soon)
- Games for youth and school age children
- Resources and tools for Small Businesses (coming soon)
- Calculators to help plan milestones in life stages
- Real life testimonials from Floridians about the importance of financial education and related issues
- How to use Life Events and financially prepare form them
- Making the most out of saving and spending
- Saving and spending- setting goals and paying off debt

Please see special announcement from CFO Atwater in the Partner News section below!

Florida Institute of CPAs

Located: Tallahassee

Contact: Brenda Hubbard at Hubbardb@ficpa.org

The FICPA is a statewide professional association for CPAs that provides financial education through:

- Provide CPAs as guest speakers on a wide range of topics to educators, student groups, civic groups, businesses, and other organizations upon request



Florida Institute of Certified Public Accountants

- Conduct a summer camp for high school juniors/seniors and college freshman with a focus on accounting, business, and personal finance
- Promote several financial literacy campaigns - 360 Degrees of Financial Literacy and Feed the Pig
- Exhibit at community events and financial literacy fairs/events with financial literacy resources
- Conduct workshops and sessions on Financial Education for Young Adults (six modules developed by CPAs) and Financial Education for Seniors
- Participate and provide speakers for initiatives such as MoneyWi\$e Week – Jacksonville and Money Smart Week (through public libraries statewide)

The Florida Prosperity Partnership

Located: Statewide

Contact: Kaye Schmitz at kayedschmitz@bellsouth.net

- Offers a financial Train the Trainer course on the Money Smart curriculum to help prepare individuals to help their communities (see expanded announcement below).
- Offers *Bank on Florida*, a fast-start version of the social marketing program that teaches people the benefits of working with mainstream financial institutions.
- Offers *Ways to Work Florida*, a capacity building version of the national program that offers low cost loans for vehicle purchase or repair.



InCharge Education Foundation/ InCharge Debt Solutions

Located: Orlando

Contact: Shawn Walsh at swalsh@incharge.org

InCharge offers a variety of products and services including:

- Financial Literacy Workshops
- Credit Counseling
- Debt Management Services
- Bankruptcy Education
- Housing Counseling



InCharge has delivered workshops and education through:

- Middle school workshops in Orange County Public Schools, focusing on saving, college-planning and the first job
- Financial literacy workshops for Habitat for Humanity home recipients, focusing on money attitudes, budgeting and the responsibility of home-ownership
- Financial literacy workshop series at Goodwill throughout Central Florida on credit, debt and budgeting
- Free credit and budget counseling
- Homebuyer education courses in English and Spanish

Their financial outreach efforts have expanded to include:

- Schools and Universities
- Banks and Credit Unions
- Housing Organizations
- Consumer Bankruptcy Firms

- Employers
- Nonprofit organizations
- Military Service members

Kids Wealth Institute™

Located: Coral Springs

Contact: Abel Pena at apena@kidswealthinstitute.org

The Kids Wealth Institute provides products and services to K-12 students and young adults.

- Providing Club Millionaire™, Moving Out, Entrepreneurship, and Careers Explorations programs
- Working with (FDIC), research company ICF Macro , to conduct study to assess how the “Money Smart for Young Adults” curriculum impacts how participants manage their finances
- Working with Federal Reserve Bank of Atlanta Miami Branch to offer Club Millionaire™ one day summer program
- Developing interdisciplinary programs integrating STEM Careers to personal finance. For example, ninth graders explore a career in Electrical Engineering, imagine a new product or service, writing a business and marketing plan, and develop a company and personal budget. Students acquire financial skills and knowledge while solving problem, creating a product or generation a new understanding.



South Florida Educational Federal Credit Union

Located: Miami

Contact: Soley Gonzalez at soley.gonzalez@sfefcu.org

- Our Super Savers Financial Literacy Workshops kicked off March 28. We partnered with Music Stockmarket and surprised students at Southwest Miami Senior High with a Miami Heat Player to discuss the benefits of saving and investing.
- We have a Super Savers Challenge to encourage students to open a Credit Union Account and start saving.
- We will be hosting a Mad City Money event where over 400 high school students will participate in a pseudo-reality budgeting exercise at Miami Dade College.



State Farm

Located: Statewide

Contact: Daphne Garrison at daphne.garrison.lnbj@statefarm.com

State Farm partners with other organizations as well as provides its own products and services:

- Junior Achievement (JA): State Farm employees and agents in Florida serve as volunteers and present Junior Achievement financial literacy classes in elementary, middle, and high schools in our communities.
- The Florida Council on Economic Education (FCEE): For the past 3 years, State Farm has been a proud co-sponsor of the FCEE Stock Market Challenge Games that are provided free to all K-12 public and private schools in Florida. As part of our sponsorship, State Farm agents have served as guest speakers presenting our “Slice Of Life” Make it Possible financial workshop and Careers in the Insurance and Financial Service industry. In the 2011-2012 school year, 39,303 students and 901 teachers in Florida participated in the Florida Stock Market Challenge Games.
- The State Farm Financial Literacy Lab at Florida International University (FIU): This is a unique 4-year partnership (from 2011-2014) in which State Farm is funding service learning projects led by FIU students designed to engage middle and high school students. Students in the service learning projects learn about various capital market activities including equity and debt issuance, investment analysis, financial planning, cash management, derivatives, and investment management. The State Farm Financial Literacy Lab is a 2,200 square-foot state of the art trading, research, and teaching laboratory at FIU.
- Make It Possible: State Farm conducts an average of two *Make It Possible* programs a week throughout Florida.
 - Taught 60 students at Deerfield Beach High School how to manage their finances and prepare for their future
 - Taught personal finance to over 400 young adults through Delta Sigma Theta Sorority in Miami
 - Hosted Teen Financial Literacy Seminars at Hialeah Senior High School to approximately 30 students
 - Taught auto insurance and credit building to approximately 40 high school females at the State Farm Operations Center in Miami

State Farm



TrueWealth Ventures, Inc

Located: Tampa

Contact: Rob Sansome at rob@truewealthventures.com

About the TrueWealth curriculum:

- There are twelve 45-minute character-based lessons that teach a set of Core Values and Concepts (Integrity, Risk / Reward, Choice, Needs vs. Wants, etc), as foundational prerequisites to learning good money habits, the roots to anchor students' lives as well as their decisions about money.
- TrueWealth classroom curriculum can be delivered to either grade 4, 5, or 6, and comes complete with materials and training for teachers.

- The program also provides parents with a simple structure for replacing inconsistent allowances and outdated piggy banks through our KIDS™ approach (Keep, Invest, Donate, Spend)
- The KIDS™ approach can be used for children (and adults) of all ages
- The program was first introduced with fourth grade students throughout Hillsborough County Public Schools in 2010
- In 2011 we added fifth grade students throughout Polk County Public Schools and taught over 7,400 students plus provided teacher training
- In April, we conducted a second teacher training workshop to prepare teachers for teaching over 3,000 students the concepts of TrueWealth beginning in late April through the end of the school year



News from our Partners

The Florida Prosperity Partnership, a Statewide Collaboration, Offers Train the Trainer Financial Education Instruction

The Florida Prosperity Partnership (FPP) would like to help you with your financial stability efforts. Please contact us to arrange a Train the Trainer class in your area to teach the FDIC's Money Smart curriculum to your volunteer instructors.

Pat Nelms, the FPP Community Education/Program Manager is available to come to your area for a one day class at which she can teach up to 25 people to deliver financial education instruction to volunteers in your community who wish to improve the money management skills of your area's residents. Pat, a Bank of America retiree, was a financial education instructor and tax preparation volunteer for six years prior to joining the FPP. Since February, she has conducted Train-the-Trainer classes from Florida City (south of Miami) to Panama City.

According to Pat, "Passion and determination are key components in making this a successful venture. Florida Prosperity Partnership members believe our strength lies in the commitment to our mission statement and the encouragement that we receive as champions for community involvement. Great things can happen when passionate people get together for the good of the community."

Contact Pat to arrange for a training session at patnelms@yahoo.com or 240-888-1924.

CFO Atwater Launches OnDemand, a 24/7 Video Library for Floridians

Florida Chief Financial Officer Jeff Atwater has launched a new [OnDemand](#) video library that will allow users the ability to learn more about insurance and financial topics at their convenience.



Topics include disaster preparedness for small businesses and families, Personal Injury Protection (PIP) fraud and identity theft. Users are also able to see the schedule of upcoming releases for topics such as homeowners' insurance, sinkholes, auto insurance and more.

The Department also has [Your Money Matter\\$](#), a financial education website designed with the Florida consumer in mind. This site offers financial and various

insurance-related education, tools and resources, with specific segments being based on the user's life stage.



Parents and educators will find fun and exciting games and tools to teach youth about money and saving. Adults can use the more than 45 calculators to help them with everything from holiday budgeting to planning for retirement. Small businesses

also have several tools to help keep their investment growing strong.

CFO Atwater is also committed to improving the financial education for the more than 1.6 million veterans and 58,000 active duty military stationed in Florida. Military service members, as well as small businesses, have access to specific information and resources designed to provide them with a strong knowledge base to help strengthen their financial footprint.



Because Florida's seniors are inundated with investment offers and requests for charitable contributions, they are being exposed to targeted fraud opportunities. The result - financial decisions can be overwhelming. CFO Atwater is committed to ensuring seniors have the information they need

about insurance and financial transactions, and has also created [On Guard for Seniors](#), a website to help them ask the right questions to make sound financial decisions.

Consumers can use these resources and materials to help them manage and reduce debt, and save money, thereby ensuring personal and professional financial readiness. For more information and tips, contact the [Division of Consumer Services](#) at 1-877-My-FL-CFO (1-877-693-5236).

Thank You Florida Jump\$tart Partners!

A-123 Credit Counselors, Inc.
ABBA Associates Inc.
Access Counseling, Inc.
AccuBANKER
Affordable Housing Today
All Around Consulting
All Purpose Life Skills, Inc.
Alliance for Community Empowerment, Inc.
Alliance for Neighborhood Restoration of Brevard
American Credit Counselors, Inc.
Ameriprise Financial Services, Inc.
Bethel Apostolic Temple
Big Dreams High Hopes, Inc.
Citigroup
City of Miami
Coconut Grove Bank
Community Credit Counseling Specialists, Inc.
Community Works Coalition, Inc
Consumer Credit Counseling Service of West Florida DBA Allvista

Consumer Credit Management Services
Consumer Jungle
CredAbility
Credit Card Management Services
Credit Solutions Pro
CreditGUARD of America
Debt Management Credit Counseling Corp.
Divine Favor, Inc.
Dollar Financial Group
Dream Builders of Tallahassee, Inc
Family Financial Advocates, Inc.
FDIC
Federal Reserve Bank of Atlanta
Fidelity Investments
Financial Health and Fitness
FirsTrust - Private Wealth Management Group
Florida A&M University
Florida Association of Family and Consumer Sciences
Florida Bankers Association
Florida Council on Economic Education

Florida Department of Education
Florida Department of Financial Services
Florida Department of State
Florida Family Network
Florida Institute of Certified Public
Accountants
Florida Prosperity Partnership
Florida State College @ Jacksonville
Good News Club Ministries, International
Haitian Organization of Women
Hope CommUnity Center
Householder Group
InCharge Education Foundation, Inc.
IRS
JP Snyder, Inc.
Junior Achievement
Kash Kids
Kids Wealth Institute
Kidz Count Inc.
Kingdom Money Management
Kings Ridge Community Center
Lake Mary High School
Lakeland High School
League of Southeastern Credit Unions
Levin Financial Group
Loving Hands for the Needy, Inc.
Miami Springs Senior High School
Money Makeovers and Financial
Solutions
My Smart Budget LLC
National Disability Institute, Inc
New Direction for the Women Center
NFTE-The National Foundation for
Teaching Entrepreneurship
North Dade Community Development
Federal Credit Union
OneSimpleLoan
Outreach Mission International
Palm Beach County Sherrif's Office
Paragon Wealth Strategies

PBC Cooperative Extension Service
Phat Math, Inc
PKS Investments
Polk County Family Week
Polk County School Board
Premiere Trade, LLC
Prime Meridian Bank
Primerica Financial Services
Red Pen Press
Regions Bank
Ribault High School
Robbins Firm Finance, LLC
RRW, LLC.
Solutions Consultants & Associates, LLC
South Florida Educational Federal Credit
Union
Space Coast Credit Union
Special People's Ministries of Florida
State Farm
Stock Financial
SupportKidsNow
Tallahassee Housing Authority
The Financial Literacy Group
The Freedom Center of Lakeland, Inc.
Trinity Empowerment Consortium
Ultimate Credit Solutions, Inc
University of Central Florida
University of Florida Alliance
University of Florida, Florida Cooperative
Extension, IFAS
USA Dept. of Defense Headstart
Volusia County
Wachovia Bank, NA
Walter Legan, Financial Life Consultant:
"Teaching Young People to AVOID
Student Loan and Credit Card DEBT"
War on Poverty Florida, Inc.
Wealth Protection Strategies
WealthBuilders
YIELDS



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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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