

Registration Form

Must be received by Nov. 2, 2007

Name _____

School _____

Grade/Dept _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Registration Fee **\$25**

Please make check payable to Vermont Jump\$tart

We'll waive the fee if registration is received by Oct. 26!

Luncheon Choices

(check one)

Chicken **Vegetarian**

Financial Literacy Workshops

(Mark first, second, third choices for each session)

Session 1

- _____ Train the Trainer: Middle School
- _____ Are Our Teens Ready for the Real World of Money?
- _____ Parents: How to Talk "Money" with Your Kids
- _____ Your Money, Your Choices, Your Life

Session 2

- _____ Financial Fitness for Life
- _____ Basics of Investing
- _____ Credit Cards: Benefits and Pitfalls
- _____ Insurance: What is Needed at Various Stages of Life

Session 3

- _____ Protecting Yourself from Fraud
- _____ Stock Market Game
- _____ Taking a Preventive Approach to Financial Education
- _____ Money Talks101

Please return this registration form and fee to the address below by Nov. 2. No registration fee required if we receive your registration by Oct. 26.

Vermont Jump\$tart
c/o GHP Advisors PC
131 Main Street, 8th Floor
Burlington, VT 05401

Fax: 802-865-0392 (form only by Nov. 2)



Vermont Jump\$tart wishes to thank our generous sponsors:

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Educators attending the Conference will receive 5.0 hours of continuing education credit.

131 Main Street, 8th Floor
Burlington, VT 05401



Common \$ense

A Personal Finance Conference for Teachers and Parents

~3rd Annual Conference~



Learn how to help our young people improve their money management skills!

Thursday, Nov. 8, 2007
Sheraton Hotel
South Burlington, Vt.

Registration due by Nov. 2, 2007

Registration fee will be waived if registration received by Oct. 26

Sponsored by
Vermont Jump\$tart Coalition
for Personal Financial Literacy

Schedule of Events

Registration & Continental Breakfast	8:00-8:15 am
Welcome to General Session	8:15-9:00 am
Break	9:00-9:15 am
Concurrent Workshops	9:15-10:30 am
Break	10:30-10:45 am
Concurrent Workshops	10:45-Noon
Lunch	Noon-12:45 pm
Guest Speakers	12:45-1:45 pm
Break	1:45-2:00pm
Concurrent Workshops	2:00-3:15 pm
Adjourn and CEU Certificates	3:15 pm

What is Vermont Jump\$tart?

The Vermont Jump\$tart Coalition for Personal Financial Literacy is a non-profit, all-volunteer organization with a number of individuals, organizations and businesses who have joined together to improve the personal financial literacy of Vermont's youth.

Vermont Jump\$tart is providing this conference to help you as teachers and parents gain confidence in your own financial knowledge and skills. We believe that if you have a better understanding of financial topics, you will be a more effective teacher.

The Vermont Jump\$tart Coalition is a proud affiliate of the National Jump\$tart Coalition for Personal Financial Literacy, based in Washington, D.C. For more information, visit their website at www.jumpstart.org.

Website: www.vtjumpstart.org
Phone: 877-242-8550
Email: VTJumpstart@comcast.net

Guest Speakers

Vermont Governor James Douglas
Vermont State Treasurer Jeb Spaulding
Dir. of Financial Literacy & Communications Lisa Helme

Keynote Speaker



Sally Taylor
Author, trainer,
speaker, CEO

Sally Taylor is an award-winning author, publisher, speaker, and trainer. Her first book and CD-ROM, *On My Own™: The Ultimate How-To Guide for Young Adults*, is used by 12- to 70-year-olds. She spends a majority of her time teaching the basics of money in workshops based on her book, *Money Talks! The Ultimate Crash Course on Money*. She loves teaching life skills to all audiences. Her latest project, *Silly Goose Saves Her Money*, is a coloring book for ages 2 and up. It's a fun tool to start teaching kids the "lingo" about saving and spending money. She is currently writing a teacher's manual and student workbook to accompany *Money Talks* so that anyone can teach it. Visit www.onmyown.com for more information.

Sally is President & CEO of two publishing companies, Silly Goose Productions, LLC, and Night Owl Publishers, LLC. She earned a Master of Science degree in Management, graduating Summa Cum Laude, and a Bachelor of Arts degree in Communications and Business Administration. She is also a Desert Storm veteran with the Kansas Air National Guard. She has appeared on national radio and TV shows, has been featured many times in magazines and newspapers, and has won numerous awards.

Sally resides just north of Los Angeles with her two cats, Dollars and Cents. To schedule a workshop or order products, contact her at sally@onmyown.com, (661) 310-5380, or www.onmyown.com.

Workshops

Financial Fitness for Life: Curriculum for Grades K-12

Presenter: Art Woolf, president, Vermont Council on Economic Education; professor of Economics, UVM
The National Council on Economic Education's Financial Fitness for Life curriculum provides a wealth of grade-specific lessons for students in K-12. The activity-based lessons can be integrated into language arts, business, personal finance and other subject areas. The workshop will introduce NCEE's materials and give examples from the Financial Fitness curriculum.

Credit Cards: Benefits and Pitfalls

Presenter: Nancy Johnston, retired from 27 yrs in the consumer credit industry, including 17 at Chemical Bank Retail Cards Division
Credit cards are a fact of the modern lifestyle. They can be like a good friend or your worst enemy. This workshop will cover a brief history of credit cards and how they work, what to look for in a credit card, how to manage your use, the affect of revolving charges, bankcard benefits, and students and their first cards.

Protecting Yourself from Fraud

Presenter: Laura Dobos, VT Attorney General's Office
Discuss the current trends in telemarketing scams, as well as identity theft. Learn tips on how to protect yourself from becoming a victim and what to do if you've been victimized.

Your Money, Your Choices, Your Life

Presenter: Becky Palmer, Director of Education, Consumer Credit Counseling Service of NH and VT
Your money choices can make you prosperous or penniless. In this workshop, you'll learn how recognize your spending style, take charge of your finances and use a budget to realize your financial dreams.

The Stock Market Game

Presenter: Art Woolf, president, Vermont Council on Economic Education; professor of Economics, UVM
The Stock Market Game gives students in grades 5-12 the chance to invest \$100,000 (not real money) in a real-time portfolio of stocks and mutual funds. They think they're playing a game, but they are really learning valuable economic and financial concepts.

Are Our Teens Ready for the Real World of Money?

Presenter: Judy H. Branch, Extension Specialist: Family & Community Development, & Susi Taylor, Director of Direct Foundation, New England Federal CU
This workshop will show you how to make real life situations teach the lessons your teens need to learn. We'll show you resources for teaching and learning and give you a Student Guide and information on how to order free curriculum provided by the National Endowment for Financial Education to teachers, parents who homeschool, and agency educators.

Train the Trainer—Middle School: Challenges, Programs, Curriculum

Presenter: Kit Ardell, University of Vermont, and Tia Ganguly, VSAC Career Planning Initiative

How do we engage middle school students in the importance of beginning to create a financial future for their dreams and goals? What is the big picture of understanding finances with career opportunities and having a "plan"? This workshop will look at the new online program: Vermont Career Gateway for Middle School Students.

Parents: How to Talk "Money" with Your Kids

Presenter: Lynette Kemp, VSECU

Although schools are making progress in teaching the "mechanics" of money management, teaching responsible attitudes towards money in the home is an important key to future success and financial independence for a young person. Allowances and budgeting will be among the topics discussed.

Basics of Investing

Presenter: Zuzana Brochu, Vice President, Chittenden Bank
Shrinking pensions put individuals in the difficult position of taking responsibility for their own retirement investing. This workshop equips you with some basic concepts so that you may become a more knowledgeable investor. It provides an overview of taxable vs. tax-exempt investments; describes stocks, bonds, mutual funds; and touches on how to develop an overall financial plan.

Insurance: What is needed at various stages of life

Presenter: Karen Blosser, Chartered Financial Consultant, State Farm Insurance

In this workshop, you will discuss insurance needs at various stages in life, including young adult (18-24), young family and middle age. Topics will cover various types of insurance needs, including auto, renters, homeowners, term and whole life insurance, and more.

Taking a Preventive Approach to Financial Education Through Brief Online Interventions

Presenter: Austin Jackson, CEO, Decision Partners
This workshop outlines a new approach to financial literacy education through brief online interventions. Using the one-to-one personalization potential of the Internet, it is possible to present a robust financial literacy curriculum to any student regardless of location or school resources.

Money Talks 101

Presenter: Sally Taylor, financial literacy author, trainer
Money talks. It opens doors. It offers opportunities. It makes life easier. Research shows that if you learn how to manage your money, you'll be more successful in other aspects of your life. Learn what money lessons are crucial to the financial success of young people.