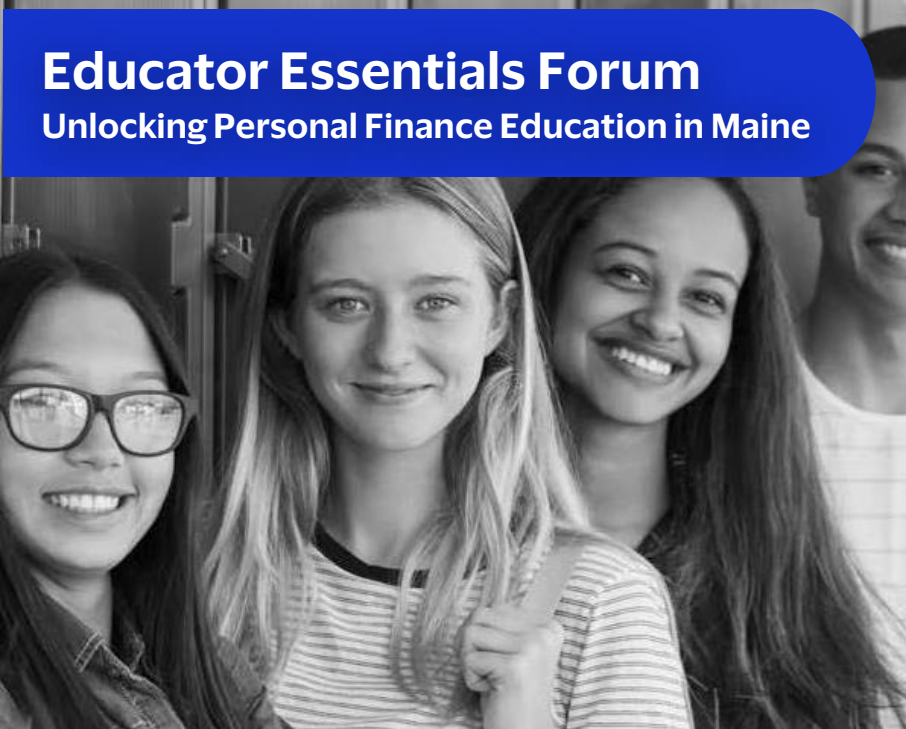


May 8<sup>th</sup>, 2025 @ 12:30 PM – Westin Portland Harborview

## Educator Essentials Forum

Unlocking Personal Finance Education in Maine



### Lunch Programming

- **Remarks from event sponsors and community/policy leaders in financial education**
- **Panel and Fireside chat with students and teachers from Maine**

## Professional Development

### 1:30 – 2:30: Personal Finance Decision Making

- Gain an understanding of how Cost/Benefit Analysis and the PACED decision-making grid can improve students' financial decision-making skills.
- Learn strategies to teach students about making informed choices regarding personal finances.
- Discuss the importance of these tools in clarifying financial choices and enhancing life skills.

### 2:30 – 3:30: Budgeting and Taxes

- Learn how to introduce students to the progressive tax system and the difference between gross and net pay.
- Learn how to provide instruction about marginal and effective tax rates and how to use resources and simulations for tax filing.
- Simulate budgeting exercise by providing mock financial advice to a young family.
- Explore the benefits of a 401K using a compound interest calculator and investigate budgeting calculators from Practical Money Skills.

### 3:30 – 4:30: Credit and Investing

- Learn how to provide instruction on the components of credit scores and credit reports, and how they affect lending decisions.
- Teach students about the risks and rewards of different investment options.
- Learn how to instruct a virtual credit score activity and evaluate the impact of various financial activities.
- Collaborate in teams to discuss strategies for maintaining a good credit score and making sound investment decisions.