



# 10<sup>th</sup> Annual Fostering Financial Education in Maine Schools Conference

**Conference Agenda**

**May 10, 2019**

**Augusta Civic Center, Augusta, Maine**

<b>7:30 – 8:00</b>	<b>Registration and Maine Office of Securities Breakfast</b>			
<b>8:00 – 9:00</b>	<b>Welcome &amp; Keynote: Mary Dyer, Maine Jumpstart, Laura Levine, National Jumpstart Coalition</b>			
<b>9:00 – 9:30</b>	<b>Exhibitor Break/Scavenger Hunt</b>			
<b>9:35 – 10:35</b>	<b>Aug/Cap/ Pine</b>	<b>Washington</b>	<b>York</b>	<b>Sagadahoc (K-8)</b>
	<i>Indexing in Action: Strategies for Teaching and Engaging Students</i>  Tim Ranzetta, NGPF	<i>Teaching Strategies for Integrative Learning</i>  Valerie Waldemarson, Caribou HS	<i>Using DonorsChoose.org to Support Personal Finance in the Classroom</i>  Samantha Drost, Central Aroostook HS	<i>Youth Financial Capability</i>  Leslie Jones, CFPB
<b>10:40 – 11:40</b>	<b>Aug/Cap/ Pine</b>	<b>Washington</b>	<b>York</b>	<b>Sagadahoc (K-8)</b>
	<i>The Latest Financial Capability Research for Practitioners</i>  Amy Marty Conrad, NEFE	<i>Financial Challenges Facing the Sandwich Generation</i>  Judy Shaw, ME Office of Securities	<i>Understanding the Impact of Credit and How to Make it Work for You</i>  Bill Cheeks, National Jumpstart Coalition	<i>Claim Your Future Program</i>  Maria MacDougal, FAME
<b>11:40 – 12:40</b>	<b>Maine Office of Securities Educator of the Year Luncheon – Laura Levine/Mary Dyer</b>			
<b>12:45 – 1:45</b>	<b>Aug/Cap/ Pine</b>	<b>Washington</b>	<b>York</b>	<b>Sagadahoc (K-8)</b>
	<i>You Can Take It to the Bank: Personal Finance Standards in the Maine Learning Results for Social Studies</i>  Joe Schmidt, ME DOE	<i>Teachers Supporting Teachers: How Can We Create a Culture of Support and Advocacy?</i>  Tim Ranzetta, NGPF, Brett Shifrin, Gould Academy, Kristie Littlefield, Western ME Ed. Collaborative	<i>Socially Responsible Investing: Feeling Good About Good Earnings</i>  Divam N. Mehta, Mehta Financial Group	<i>FutureSmart Middle School Program</i>  Kayla Boyer, Everfi
<b>1:45 – 2:00</b>	<b>Maine Credit Union League Cookie Break and Exhibitor Break</b>			
<b>2:00 – 3:00</b>	<b>Aug/Cap/ Pine</b>	<b>Washington</b>	<b>York</b>	<b>Sagadahoc (K-8)</b>
	<i>Fintech: How to Make Sense of the Hype</i>  Jake van der Laan, Financial and Consumer Services Commission	<i>The Stock Market for Teachers and Their Students</i>  Divam N. Mehta, Mehta Financial Group, Steve Kautz, ME JS, Brett Shifrin, Gould Academy	<i>Personal Finance Lessons I Wish I'd Learned in High School</i>  Sarah Hinman, UMF Program Coordinator, Caleb Grover, Bailey Parenteau, UMF Peer Financial Educators	<i>Book It! Personal Finance through Literacy</i>  Joe Schmidt, ME DOE
<b>3:00 – 3:15</b>	<b>Closing Remarks and Prizes - Augusta/Capital/Pine Tree</b>			

**Indexing in Action: Strategies for Teaching and Engaging Students:** You have probably heard that index funds often give better returns than managed mutual funds or selecting individual stocks. Come learn why that is true and how you can teach the benefits of indexing to your students. Participants will also take part in an engaging activity that can be used in class.

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**Teaching Strategies for Integrative Learning:** Integrative learning is an approach where the learner brings together prior knowledge and experiences to support new knowledge and experiences. By doing this, learners draw on their skills and apply them to new experiences at a more complex level. Participants will learn to apply effective strategies that stimulate critical thinking, creativity, and promote cooperative learning. This is a “hands-on” workshop that demonstrates creative ways to teach financial literacy and how to utilize a “classroom economy” model effectively.

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**Using DonorsChoose to Support Personal Finance in the Classroom:** Do you need personal finance materials for your classroom but don't have the budget? Are you wondering where you can find the funds? DonorsChoose.org is your answer! During this session, participants will brainstorm ideas, discuss the steps to creating a project, and learn about how DonorsChoose.org can help your classroom. Earn a "high-five" from Machias Savings Bank for posting a personal finance project at this workshop!

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**K-8 TRACK: CFPB Youth Financial Capability Resources:** The teacher resource pages on [consumerfinance.gov](http://consumerfinance.gov) makes it easy for you to find and incorporate financial literacy activities into your teaching plan. In this session, sample the activities and find ideas to share with your colleagues. These resource pages offer a variety of teaching strategies and activities that makes it easy to teach students the skills they need for understanding personal finance and assess how well they have attained the building blocks of youth financial capability.

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**The Latest Financial Capability Research for Practitioners:** As practitioners in the field of financial education, we're always striving to enhance how we work and improve how we serve learners. In this session, you'll hear about recent research findings about young adults and money, funded by the nonprofit National Endowment for Financial Education. You'll also discuss applications for research in the classroom and participate in open discussion around topics for further research.

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**Financial Challenges Facing the Sandwich Generation:** Have you heard of the terms “Sandwich Generation” or “SandGEN”? It refers to adults who are responsible for their own needs as well as the care and support of both their dependent children and elderly family members. This presentation will provide information and resources on common types of investment scams, red flags, tips and checklists to help you develop good financial habits, and suggestions on how to start talking to your elderly family members and children about financial issues.

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**Understand the Impact of Credit and How to Make it Work for You:** It's important to establish a good credit history, as your credit worthiness can impact your ability to borrow money, rent an apartment, and in some instances, get a job. During this session you'll learn why credit matters, types of credit, how to evaluate a credit offer, understanding your credit report and score, and how to fix “bad” credit. Each attendee will receive two credit booklets.

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**K-8 Track: Claim Your Future Program:** Claim Your Future is an interactive program that encourages students to explore career pathways, college options, and money management, including budgeting and wants vs. needs. Educators can use Claim Your Future in a variety of settings as either a stand-alone activity or part of a larger unit on careers, education, and financial literacy. The program works great with elementary and middle school students, and it can also engage high school students in a discussion about career pathways and postsecondary education and training options. We'll play the game as it would be played live in the classroom to give you the Claim Your Future experience so you can see how it's done and learn how to play it with your students.

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**You Can Take It to the Bank: Personal Finance Standards in the Maine Learning Results for Social Studies:** In this session, participants will take a look at the revised Maine Learning Results and examine where personal finance and economics are covered. In addition, participants will be shown a resource that helps connect the Maine Learning Results to the national Jump\$tart standards and includes resources that support teaching the standards. Time will be given for participants to explore and ask questions about the standards and resources.

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**Teachers Supporting Teachers: How Can We Create a Culture of Support and Advocacy?** Join Maine Jumpstart's financial education leaders, Kristie Littlefield and Brett Shifrin, for a discussion and brainstorming session to explore ways that Maine teachers can work together to strengthen and support financial education in Maine schools. Help us elevate your work and commitment to the next level!

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**Socially Responsible Investing: Feeling Good About Good Earnings:** This session will focus on aligning your investments with your values and on how seeking growth with a positive societal impact is possible through socially responsible investing.

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**K-8 Track: Supporting Students to Become FutureSmart:** [FutureSmart](http://FutureSmart) is an online co-curricular financial literacy resource available to middle schools across Maine at no charge in partnership with the MassMutual Foundation. This standards-aligned digital course has been written into the ME Financial Literacy Framework. Students are exposed to real-world

financial decisions including prioritizing needs vs. wants, inflation/deflation, investing in higher education, and supply and demand through simulations and video based learning with pre and post assessment check-ins throughout the process. Attendees of this workshop will learn about FutureSmart, sign up for a teacher dashboard, and be taught how to embed digital lessons into units and lesson plans.

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**Fintech: How to Make Sense of the Hype:** During this session, participants will gain a better understanding of how technological change really happens and how it is impacted by "hype". In addition, we will discuss trends such as artificial intelligence and cryptocurrencies, and offer strategies for making better consumer decisions.

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**The Stock Market for Teachers and their Students:** During this session, participants will take a deeper dive in the stock market, beyond just IPO's and the Dow, including how and why stocks really traded. In addition, an overview of methods for effectively teaching the stock market will be offered. Presenter Divam Mehta is not only an investment professional, but also the former student of Steve Kautz, co-presenter and former Maine Jumpstart Educator of the Year.

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**Personal Finance Lessons I Wish I'd Learned in High School:** Hear from a panel of UMF's Financial Literacy Peer Educators (current college students) about what they wish they'd learned about personal finance while in high school, what could have better prepared them for college, and in what ways they would have liked this information presented to them. Also learn about UMF's Financial Literacy Peer Education Program, how they're spreading to all seven University of Maine System campuses, and how they can deliver financial literacy to your school.

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**K-8 Track: Book It! Personal Finance through Literacy:** Are you looking to incorporate more personal finance and economics into your K-8 classroom, struggling to find the time? Come learn about some ways that students can be exposed to personal finance in their literacy time, while also making connections to other content areas as well. In this session, we will walk through lesson plans that combine reading and personal finance along with key skills that students need for success throughout their day. Participants will have the opportunity to take home books that are previewed in the session.

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