



MFEC

Montana Financial
Education Coalition

MFEC Board Meeting February 24, 2020

Location: Park Avenue Building
301 South Park, Room 226, Helena, Montana

Date/Time: Monday, February 24, 1:00 – 4:00 p.m.

Conference Line/Code: 1-877-820-7831, 4470767#

Meeting Agenda

- 1:00 p.m. Introductions
- 1:10 p.m. Approval of December 2019 Meeting Minutes (Voting Item)
- 1:15 p.m. Treasurer's Report
- Review financial report
 - Financial Review Committee
- 1:25 p.m. General Business
- Consideration of any new board members (Voting Item)
 - Kathleen Healy - Philanthropy Associate, First Interstate Foundation First Interstate Bank
 - Jump\$tart Financial Literacy Month Proclamation Template
 - Jump\$tart State Leaders' and National Partners' Meetings (April 22-23)
- 1:40 p.m. Conference Committee
- Status update on final preparations for 2020 Conference
- 2:00 p.m. K-12 Committee
- General committee update
 - Financial education bootcamp

- Personal Finance Challenge

2:15 p.m. Elder Fraud and Financial Exploitation Prevention Committee

- General committee update. Items from last meeting:
 - [Eastern Montana Elder Justice Council](#)
 - DPPHS Senior and Long-Term Care Division will be hosting a conference about “Protecting Montana’s Vulnerable Adults is Everyone’s Business” on April 21-23, 2020

2:30 p.m. Break

2:45 p.m. Outreach Committee

- General committee update
 - Meme Contest

3:00 p.m. Member Go-Around: One Success/One Challenge

3:30 p.m. Board Meeting Adjourns

3:30 p.m. Reserved for Conference Committee Meeting

Next Meeting: June 9, 2020 (Federal Reserve)



MFEC

Montana Financial
Education Coalition

Board of Directors (As of 2/21/2020)

No.	Name	Organization	Title	Committees	Phone/Email
1	Chris Romano, President	Division of Banking and Financial Institutions	Non-Depository Bureau Chief	Outreach (Chair)	406-841-2928 cromano@mt.gov
2	Jennell Huff Vice President	Bank of the Rockies	Customer Service Representative/ Maintenance Specialist	Elder Fraud Prevention (Chair) and K- 12	406-686-4204 jhuff@bankoftherockies.com
3	Bruce Brensda, Treasurer	Montana Board of Housing	Administrator	Conference	406-841-2844 bbrensda@mt.gov
4	Rhonda Krieger, Secretary	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst – Regional Outreach & Operations	K-12, Conference and Native American	406-447-3864 rhonda.krieger@mpls.frb.org
5	Chuck Munson	MT Office of the Attorney General, DOJ, OCP	Assistant Attorney General	Conference and Elder Fraud Prevention	406-444-2026 cmunson@mt.gov
6	Kelly Bruggeman	First Interstate Bank Foundation - Billings	Vice President		406-255-5393 kelly.bruggeman@fib.com
7	Lynne Egan	Montana Commissioner of Securities and Insurance	Deputy Commissioner of Securities	Conference	406-444-4388 legan@mt.gov
8	Marsha Goetting	MSU Extension - Bozeman	MSU Extension Family Economics Specialist	Elder Fraud Prevention	406-994-5695 goetting@montana.edu
9	Megan Vincent	MT Office of Public Instruction	Family & Consumer Sciences Education Specialist	K-12	406-444-3599 mvincent2@mt.gov
10	Pam O'Reilly	Montana Bankers Association	Association Services Director	Elder Fraud Prevention,	406-441-4703 pam@montanabankers.com

				Outreach, and Native American	
11	Ryan Egebrecht	Wells Fargo	Personal Banker II	Elder Fraud Prevention	406-457-4595 Ryan.a.egebrecht@wellsfargo.com
12	Tim Summers	AARP	State Director	Elder Fraud Prevention	406-457-4701 tsummers@aarp.org
13	Karissa Trujillo	Homeword, Inc. - Missoula	Operations and Program Director	Conference	406-532-4663 x 12 karissa@homeword.org
14	Kendra Edlin	Montana's Credit Unions	Foundation Director	Elder Fraud and K-12	406-324-7460 kendra@mcun.coop
15	Sean Thomas	EverFi	Schools Manager	K-12	208-731-7746 sthomas@everfi.com
16	Michael Hagenlock	Montana Department of Public Health & Human Services	Adult Protective Services Bureau Chief	Elder Fraud	406-594-0105 mhagenlock@mt.gov
17	Laura Bolstad	NeighborWorks	Homeownership Center Director		406-216-3505 lbolstad@nwgf.org
18	Summer Red	Association for Financial Counseling and Financial Planning		Professional Development Manager	406-465-5560 summerred@gmail.com

Delegations

Name	Organization	Title	Committee	Phone/Email
Stacey Black	First Interstate Bank Foundation - Billings	Grant Administrator		406-255-5393 stacey.Black@fib.com
Cheryl Cohen	Montana Board of Housing	Operations Manager	Conference	406-841-2826 cheryl.cohen@mt.gov
Penny Cope	Montana Board of Housing	Research and Outreach Project Manager	Outreach	406-841-2846 pcope@mt.gov
Cara Ewing	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst		406-447-3972 cara.Ewing@mpls.frb.org
Linda Leffler	Division of Banking and Financial Institutions	Admin. Assistant	Conference and Outreach	406-841-2932 lleffler@mt.gov
Marcus Meyer	MT Office of the Attorney General, DOJ, OCP	Compliance Specialist		406-444-4173 mmeyer2@mt.gov
Joel Schumacher	MSU Extension - Bozeman	Extension Economic Associate Specialist	Conference	406-994-6637 jschumacher@montana.edu
Monica Smillie	Division of Banking and Financial Institutions	Non-Depository Examiner	Conference and Outreach	406-841-2945 msmillie@mt.gov
Al Ward	AARP	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com

Committee Assignments

Conference: Chuck Munson (Co-Chair), Joel Schumacher (Co-Chair), Bruce Brensdal, Karissa Drye, Rhonda Krieger, Cheryl Cohen, Penny Cope, Monica Smillie, Chris Romano, and Linda Leffler

Elder Fraud Prevention: Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, Kendra Edlin, Michael Hagenlock, and Chuck Munson

Financial Review: Jennell Huff (Chair), Chris Romano, Bruce Brensdal, Rhonda Krieger, and Ryan Egebrecht

K-12: Megan Vincent (Chair), Rhonda Krieger, Jennell Huff, Kendra Edlin, and Sean Thomas

Native American:

Outreach (Marketing): Chris Romano (Chair), Pam O'Reilly, Linda Leffler, and Monica Smillie

MFEC Meeting Minutes December 10, 2019

Directors Present

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Chuck Munson (Montana Office of the Attorney General, DOJ, OCP)
- Ryan Egebrecht (Wells Fargo)
- Kendra Edlin (Montana's Credit Unions)
- Sean Thomas (EverFi)
- Megan Vincent (Montana Office of Public Instruction)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Bruce Brensdaal (Montana Board of Housing)
- Michael Hagenlock (Adult Protective Service)
- Tim Summers (AARP)
- Summer Red (AFCPE)
- Laura Bolstad (NeighborWorks) (*via phone*)
- Karissa Drye (Homeward, Inc.) (*via phone*)

Proxies and Guests Present:

- Linda Leffler (Division of Banking & Financial Institutions)
- Marcus Meyer (Department of Justice)
- Penny Cope (Montana Board of Housing)
- Cheryl Cohen (Montana Board of Housing)
- Steve Klimkiewicz (Hellgate High School)

Directors Absent:

- Pam O'Reilly (Montana Bankers Association)
- Kelly Bruggeman (First Interstate Bank Foundation)
- Marsha Goetting (MSU Extension)
- Amy Sullivan (MT Community Foundation)

Minutes

The meeting began at 1:10 p.m. Directors introduced themselves and quorum was established.

Kendra moved to approve minutes. Bruce seconded. Motion carried, and minutes were approved with minor changes to move Joel Schumacher to proxy list.

New Board Member Voting

Summer Red, who was a previous member of MFEC, moved back from Washington and was in attendance for the December meeting. She works for AFCPE (Association for Financial

Counseling & Planning Education) and is a professional management counselor in Great Falls. Chris made a motion to add her to the board and Jennell seconded the motion. The motion was approved by all and passed.

Financial Report

The current financial report was reviewed with current year expenses, revenue, and account balances. Current balance is \$27,863.14. The mini grant submissions totaling \$3,294.25 with the largest request of \$750 have been paid out to the five recipients.

General Business

Steve Klimkiewicz, a teacher from Hellgate High School, Missoula was in attendance to give an update on attending the Jump\$tart National Educator Conference. He was sponsored by MFEC to travel to the conference. Steve also gave some insights on Personal Financial and Economics education in high schools. At Hellgate High School they have a robust finance academy offering several levels for classes to students. They have participated in the Personal Finance Challenge for the last 2 years and have sent students to the National Challenge both years. They are working on bringing students to the Economics Challenge for the first time in 2020.

Diana Holshue, past president has officially retired from the MFEC Board due to her new job with the Federal Reserve Bank of Chicago and other responsibilities. She was recognized at the annual lunch with a plaque presented by Chris on behalf of the group. As a result of this change a motion was made to move Megan Vincent to new committee chair for the K-12 committee. The motion was made by Jennell and seconded by Sean. The motion was approved by all and passed.

2020 meeting dates were presented to the group: February 24, June 9, *September 22, December 8. *The September meeting is set on the 22 to avoid conflict with the annual Governor's Conference. Bruce made a motion to approve the meeting dates and Chris seconded the motion. The motion was approved by all and passed.

There was discussion to add a Financial Review Committee. This included a discussion on the composition of the committee which resulted in a decision to have the standing Vice President serve as Chair of the committee and executive officers also serving on the committee. Others board members or their proxies are welcome to serve on committee if interested. Timing of financial review committee would be to meet once a year. Ryan will be on committee as non-executive member to do review. Chris made motion to create FRC and chaired by VP and officers are expected to participate with representation from other board members. Ryan second. The motion was approved by all and passed.

When Laura Levine met with the group in September, she recommended having liability insurance for members. It was noted that other boards have \$1 million minimum coverage as a standard. It is important for conference years to make sure things are covered. Insurance would cover members for financial mishandling. Linda is doing research on coverage options

and getting quotes and the Financial Review committee can look at this item and make a recommendation.

An idea was brought forth to the group for a “Financial Boot Camp for Teachers” as a teacher training in a one-day financial boot camp in August. There is not currently anyone really doing total curriculum training right now in Montana so we can test the waters with a hands-on one-day boot camp. Date suggested would be the second week of August (10 or 11th) so that it does not conflict with other resources already in place. This would be an MFEC Board sponsored training. Ideas include not having one type of content and cover all grades, K-12. Teachers can be presenters as well as other organizations can be presenters. The first training would be small and hands on so we can work out any issues and see what type of interest there is. The training can be offered in different regions to be closer to other parts of the state. Goal for first time would be 20-30 teacher group and MFEC would cover costs of conference. Teachers would possibly be responsible for travel costs and charge small fee (ex. \$25) so there is some skin in the game to show up. One idea is to schedule with other conferences to have travel logistics be easier and we could also offer travel scholarships. Presenters would probably be volunteers or have a small stipend (presenter gift). The committee will move forward with planning of the conference and create a budget for approval.

Bruce made a motion to go ahead with this and Kendra seconded the motion. The motion was approved by all and passed.

Speaker requests have been submitted by the Girl Scouts Billings and Helena for general financial education. If anyone is interested or have ideas, please let Chris know. Kendra can get credit unions together to do a reality fair covering finances, housing, and fraud for high school students and for elementary students they can talk about taxes, credit score, etc. Kendra and Ryan have connections in Billings to share with these groups

Native American Committee

No updates were provided. Currently looking for representation on this committee.

Outreach Committee

The 2020 calendars are here and being distributed. Revenue should be around \$4.5k so funds can go back to support mini grants. A draft of the 2019 impact report is included in the meeting packet.

Need to think of new contest ideas for 2020 for calendar. To discuss at the February meeting. Looking at a more interactive contest for a small scholarship, depending on demographic reaching for submissions. Ideas for contest: Financial Tik Tok video or creating a financial meme with high school level students. Chris will research and draft contest parameters.

Elder Fraud Committee

Jennell explained that the Senior Financial Defense Team hosted the largest clinic to date in Billings over 2 days, allowing the team to serve over 65 seniors and tribal members. The clinic was highly reviewed by participants.

Chuck Munson shared details about the Eastern MT Justice Council. They wanted a team in Montana that has a unique made-in-Montana aspect and can deal with any form of elder abuse. Governor Bullock created a team and it was signed into effect October 9. They are working on building a team so initial list of nominees was given to governor's office and has many different organizations. Next steps after the official nominations are to create sub-committees focused on prevention, intervention, and prosecution. The committees will be made up of local experts, so the work is relevant to issues in Montana.

Jennell was a guest speaker on the recent webinar, Safeguarding Seniors' Financial Lives, working with law enforcement and financial institutions on a test pilot in December with a small bank at Bank of the Rockies and with the state auditor's office. They are working on a secure method to report to a secure portal system and then can disseminate information to proper organizations based on what type of fraud situation is happening. Helpvul is name of system.

April 21st – 23rd conference dates: MFEC, as well as other MT organizations and financial institutions, will participate. in the conference that will be held in Helena. Need to educate people in state about adult protective services for multi type of education. \$25-\$50 registration fee is being looked at to help cover costs. Anyone with topic or a relevant issue let Michael know so it can be included as part of conference.

K-12 Committee

Megan mentioned that Dax Schieffer, Montana Council on Economic Education Director is currently working on trying to get more participation for the Personal Finance Challenge in the initial on-line module with a focus of Native schools. MCEE received a \$5k grant so they are working with Marsha Goetting to contact the native schools in Montana to have them take the initial on-line testing. This information will help educate students as well as provide insights to the levels of understanding by students of the principles of personal finance. Motion to earmark for mini grant sponsorship as part of the budget for the 2020 calendar year – Chris made a motion, Bruce second.

Megan also talked about the Partnership to End Childhood Hunger initiative. The 10th step of their program is to provide financial education. An issue with this is how to measure any learning in financial education. The question was raised to see if we could use some statistics as part of the numbers to implement into goals the number of schools that offer financial education courses through OPI available information.

The K-12 committee will look at updating and making new recommendations to the resource page for the MFEC website. It was mentioned that we could work with Steve Klimkiewicz to get teacher insight on valuable resources.

In addition, Penny Cope was added to the committee membership.

Conference Committee

A status update was provided on the upcoming conference. The "Save the Date" announcement will be sent out around December 16-20. Penny and Bruce will update the document for sending out.

It was noted that teacher and students can attend the conference for free. Committee is working to fill the plenary schedule so if there are any ideas let them know. If anyone in your organization would be a good candidate to fill an afternoon session, please forward that information on to the committee. RFP's are out and due by January 6th and is located on the MFEC website.

Conference is scheduled for Tuesday, February 25, 2020 at the Delta Hotel in Helena, Montana. The Keynote Speaker is Sarah Newcomb. Members should read/review her book prior to coming to conference. The book is titled Loaded: Money, Psychology, and How to Get Ahead without Leaving Your Values Behind.

Successes and Challenges

Name: Sean Thomas

Organization: EverFi

Success: EverFi acquired a large education tech company in London so now they are international.

Challenge: Turnover and new red tape with larger sponsorships and new courses makes process harder since they move slower.

Name: Megan Vincent

Organization: OPI

Success: Content standards moving forward to getting approved.

Challenge: Teacher shortages creating problems.

Name: Ryan Egebrecht

Organization: Wells Fargo Bank

Success: Growing pains with new systems used for better communication with fraud to see more of what is going on and more inter-branch communication with tracking between branches so others know what is happening with individual customers. The experience at a branch level when elder fraud complaint is efficiently escalated to adult protective services.

Challenge: Scheduled for licensing training on having thorough conversations with customers. Training can take up to 6 months.

Name: Lynne Egan

Organization: Office of the Montana State Auditors

Success: Did training and presentations for women at senior centers on Money Matters in 16 cities. Reached 750 people.

Challenge: Challenges in the office with getting work done because we went from 16 attorneys down to 2.

Name: Jennell Huff

Organization: Bank of the Rockies

Success: Mitigated over \$50k in fraud for customers. Covered several types of scams with an individual customer.

Challenge: As a result of a death in the family realized that there needs to be more discussion statewide for people to understand issues that arise from death in the family related to estate planning, life insurance etc.

Name: Summer Red

Organization: AFCPE

Success: Their 2019 symposium had over 500 attendees.

Challenge: Trying to hire and admin person. This person can work remotely for company.

Name: Bruce Brensda

Organization: Montana Housing Authority

Success: Multifamily Coal Trust Homes Program was awarded \$15 million in coal trust money for loans.

Challenge: NA

Name: Kendra Edlin

Organization: Montana's Credit Unions

Success: All credit unions are to report how much they volunteer.

Challenge: With new notary rules she has to make sure all members know how to process requests properly and know what they are.

Name: Chuck Munson

Organization: DOJ-OCP

Success: Financial education outreach done in small settings where they have not been to before to raise participation numbers in these areas. Train the Trainer was first of its kind.

Challenge: More work with the same amount of people. Had 4,650 calls with issues or complaints.

Name: Michael Hagenlock

Organization: Adult Protective Services

Success: Award from MT Board of Crime Control on work done to educate law enforcement, judges, prosecutors, etc.

Challenge: Need another grant for more training so hopefully can get to west side of state.

Name: Tim Summers

Organization: AARP

Success: In past AARP focused on larger events but are more costly and complicated. Currently working on smaller presentations with volunteer base and also training volunteers on fraud presentations. 6-10 volunteers have done over 40 presentations to 1,000+ people. Only partnership of this kind across AARP organization.

Challenge: NA

Name: Chris Romano

Organization: Division of Banking

Success: Completing a uniform platform for licensing for non-bank entities so that all exams can be conducted through the tool. This will leverage the ability to have information already compiled and available to study for patterns.

Challenge: NA

Name: Penny Cope

Organization: Montana Housing

Success: Received 60 mainstream housing vouchers in partnership with DPHHS. Ties to MFEC with target population at risk of entering institutions.

Challenge: Still a small number and only based on need.

Full Board of Directors meeting adjourned at 4:00 p.m. with remaining time dedicated to subcommittee meetings if needed.

Next Meeting: February 24, 2020 Division of Banking and Financial Institutions at the Park Avenue Building, 301 South Park.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description		Received	Payment	Balance	Reconciled	Account
		<i>Ending Balance as of 11/29/2019</i>				\$7,863.14		
12/3/2019		Montana Housing - Calendar	x	\$625.00		\$8,488.14		Cal
12/6/2019		CSI - Calendar	x	\$500.00		\$8,988.14		Cal
12/10/2019	1250	Trophy Case - Holshue Gift	x		\$75.00	\$8,913.14		Gen
12/13/2019		MBA - Calendar	x	\$500.00		\$9,413.14		Cal
12/13/2019		MT Comm Fd - Off Gift Plan - Calendar	x	\$500.00		\$9,913.14		Cal
12/13/2019		Div of Banking - Calendar	x	\$625.00		\$10,538.14		Cal
12/13/2019		Neighborworks - Calendar	x	\$500.00		\$11,038.14		Cal
12/19/2019		Advanced Litho - Calendar	x		\$2,819.00	\$8,219.14		Cal
12/30/2019		OPI - Calendar	x	\$1,500.00		\$9,719.14	12/31/2019	Cal
12/19/2019		Mountain Thyme Kitchen	x		\$360.00	\$9,359.14		Gen
1/2/2020		FIB Fd - Calendar	x	\$500.00		\$9,859.14		Cal
1/2/2020		AG DOJ - Calendar	x	\$500.00		\$10,359.14		Cal
1/3/2020		MSU Ext - Calendar	x	\$500.00		\$10,859.14		Cal
1/6/2020		AG DOJ - Conference	x	\$2,500.00		\$13,359.14		Conf
1/6/2020		MT Housing - Conference	x	\$2,000.00		\$15,359.14		Conf
1/14/2020		FRB - Calendar	x	\$400.00		\$15,759.14		Cal
1/29/2020		DPHHS - Calendar	x	\$500.00		\$16,259.14		Cal
1/29/2020		MSU Ext - Conference	x	\$500.00		\$16,759.14	1/31/2020	Conf
2/4/2020		FIB Fd - Conference		\$500.00		\$17,259.14		Conf
1/14/2020	1251	Bruce Brensdal - SoS Annual Rpt			\$20.00	\$17,239.14		Gen
2/21/2020		MBA - Conference		\$500.00		\$17,739.14		Conf
2/21/2020		Div of Banking - Conference		\$1,000.00		\$18,739.14		Conf
6/19/2019		CD Purchase		\$20,000.00		\$20,000.00		Gen

Receivable	\$34,150.00
Payables	\$3,274.00
2018 Balance Forward	\$7,863.14
Current Balance	\$38,739.14
Unrestricted Balance	\$38,739.14
Restricted Balance	\$0.00
Current Balance	\$38,739.14

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description	Received	Payment	Balance	Reconciled	Account
Break down by activity:							
Date		Description	Received	Payment	Balance		Account
General:					\$7,863.14		
6/19/2019		CD Purchase	\$20,000.00	\$0.00	\$27,863.14		Gen
12/10/2019	1250	Trophy Case - Holshue Gift	\$0.00	\$75.00	\$27,788.14		Gen
12/19/2019		Mountain Thyme Kitchen	\$0.00	\$360.00	\$27,428.14		Gen
1/14/2020	1251	Bruce Brensdal - SoS Annual Rpt	\$0.00	\$20.00	\$27,408.14		Gen
Conference					\$0.00		
1/6/2020	0	AG DOJ - Conference	\$2,500.00	\$0.00	\$2,500.00		Conf
1/6/2020	0	MT Housing - Conference	\$2,000.00	\$0.00	\$4,500.00		Conf
1/29/2020	0	MSU Ext - Conference	\$500.00	\$0.00	\$5,000.00		Conf
2/4/2020	0	FIB Fd - Conference	\$500.00	\$0.00	\$5,500.00		Conf
2/21/2020	0	MBA - Conference	\$500.00	\$0.00	\$6,000.00		Conf
2/21/2020	0	Div of Banking - Conference	\$1,000.00	\$0.00	\$7,000.00		Conf
Calendar:					\$0.00		
12/3/2019		Montana Housing - Calendar	\$625.00	\$0.00	\$625.00		Cal
12/6/2019		CSI - Calendar	\$500.00	\$0.00	\$1,125.00		Cal
12/13/2019		MBA - Calendar	\$500.00	\$0.00	\$1,625.00		Cal
12/13/2019		MT Comm Fd - Off Gift Plan - Calendar	\$500.00	\$0.00	\$2,125.00		Cal
12/13/2019		Div of Banking - Calendar	\$625.00	\$0.00	\$2,750.00		Cal
12/13/2019		Neighborworks - Calendar	\$500.00	\$0.00	\$3,250.00		Cal
12/19/2019		Advanced Litho - Calendar	\$0.00	\$2,819.00	\$431.00		Cal
12/30/2019		OPI - Calendar	\$1,500.00	\$0.00	\$1,931.00		Cal
1/2/2020		FIB Fd - Calendar	\$500.00	\$0.00	\$2,431.00		Cal
1/2/2020		AG DOJ - Calendar	\$500.00	\$0.00	\$2,931.00		Cal
1/3/2020		MSU Ext - Calendar	\$500.00	\$0.00	\$3,431.00		Cal
1/14/2020		FRB - Calendar	\$400.00	\$0.00	\$3,831.00		Cal
1/29/2020		DPHHS - Calendar	\$500.00	\$0.00	\$4,331.00		Cal



Financial Literacy Month Proclamation Template

BY THE GOVERNOR OF THE STATE OF _____ A PROCLAMATION

Whereas, April is National Financial Literacy Month, dedicated to improving financial literacy in an effort to ensure all Americans have the skills and knowledge to manage their finances responsibly in an increasingly complex world; and

Whereas, national research continues to highlight the need for additional financial education to help American consumers manage personal debt, retirement savings, and daily budgetary challenges more effectively; and

Whereas, financial literacy and financial capability are key elements of financial well-being; and

Whereas, students are currently underserved by many public and private schools in regards to effective financial education; and

Whereas, the Jump\$tart Coalition for Personal Financial Literacy has developed the CheckYourSchool campaign to enable all of us to encourage our local schools to offer effective financial education; and

Whereas, the activities and efforts of organizations such as the [State Coalition Name] and its volunteers, who come from business, government, and education sectors, should be recognized and supported; and

Whereas, the designation of Financial Literacy Month will help raise public awareness about the importance of financial literacy and the need for financial education in _____.

NOW, THEREFORE I, _____, Governor of the State of _____, do hereby proclaim April 2020 as "Financial Literacy Month" in _____, and encourage all citizens to "Check Your School" to help get effective financial education in every elementary, middle, and high school in _____.

*We are Pleased to Announce FinFest 2020
Jump\$tart's Annual Celebration of
Financial Literacy Month*

Jump\$tart State Coalition Leaders Meeting – April 22, 2020

Representatives from each of Jump\$tart's affiliated state coalitions gather to learn and share what it takes to operate a successful state coalition. One representative per state, please. An agenda will be sent to registrants in advance of the meeting.

Continental Breakfast, 8:00 a.m.

Meeting 8:30 a.m. – 4:00 p.m.

Buffet lunch served at noon

From the Ground Up: Annual Awards Dinner – April 22, 2020

Recognizing individual and organizational achievements in advancing financial literacy and celebrating Jump\$tart's upcoming 25th anniversary.

Reception, 6:00 p.m.

Dinner and Awards, 7:00 p.m.

Dessert Reception immediately following the program

Jump\$tart General Partners Meeting – April 23, 2020

Updates on developments in the financial literacy effort and an opportunity to network with financial literacy leaders from across the country. (An agenda will be posted soon.)

Resource Tables and Continental Breakfast, 8:30 a.m.

Meeting, 9:00 a.m. – noon

Networking Luncheon, 12:00 p.m. – 1:00 p.m.

Making the Case for Financial Education: Hill Briefing – April 23, 2020

Financial education in our nation's classrooms is working and is worthwhile. Our panel of experts will share what they know.

This briefing is a program of Jump\$tart's #CheckYourSchool campaign.

Room 236, Russell Senate Office Building

4:00 p.m. – 5:00 p.m., followed by refreshments