



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)



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 Brensdal, Treasurer	Montana Board of Housing	Administrator	Conference	406-841-2844 bbrensdal@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 Brensdal (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 Brensdal

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
		Ending Balance as of 11/29/2019				\$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
						\$38,739.14		

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
<i>Break down by activity:</i>							
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



MFEC Quarterly Board Meeting
June 9, 2020, 1-3 p.m.

Zoom Meeting:

<https://mt-gov.zoom.us/j/99740693587?pwd=Y2NSMGpjVmhrdXhkdQZHUUFFKYks2dz09>

Meeting ID: 997 4069 3587

Password: 005114

Dial by Telephone

+1 646 558 8656 or 406 444 9999

Meeting ID: 997 4069 3587

Password: 005114

Find your local number: <https://mt-gov.zoom.us/j/99740693587?pwd=Y2NSMGpjVmhrdXhkdQZHUUFFKYks2dz09>

Join by Skype for Business

<https://mt-gov.zoom.us/skype/99740693587>

Meeting Agenda

1:00 p.m. Introductions

1:15 p.m. Approval of February 2020 Meeting Minutes **(Voting Item)**

1:20 p.m. Treasurer's Report

- Review attached financial report
 - Final numbers from Conference
 - Renewal of bank CD
- Financial Review Committee

1:35 p.m. General Business

- Consideration of any new board members **(Voting Item)**
 - Cheryl Cohen, Montana Board of Housing
- Approval of Mini-Grants – awarded seven (7) mini-grants for a total of \$5,250

- Neighborworks
- Helena Habitat for Humanity
- District IV HRDC
- MSU Extension – Big Horn County
- MSU Extension – Glacier County
- NACDC Financial Services
- University of Montana Financial Education Program
- Teacher scholarships for Jump\$tart NEC Conference
 - June 28th deadline for commitments to Jump\$tart

1:50 p.m. Elder Fraud and Financial Exploitation Prevention Committee Update

- Refer to update attached from Jennell

2:00 p.m. Break

2:10 p.m. K-12 Committee Update

- Personal Finance Challenge and Financial Education Bootcamp postponed
- Refer to attached committee meeting notes from meeting on 4/30/20

2:20 p.m. Outreach Committee Update

- Meme Contest – target Fall

2:30 p.m. Member Go-Around: Share Success/Challenge

Adjourn No Later Than 3 p.m.

Next Meeting: September 22, 2020



Board of Directors
(As of 6/2/2020)

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 Brensdal, Treasurer	Montana Board of Housing (Retired 6/30/2020)	Administrator	Conference	406-459-1215 bbrensdal@gmail.com
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	Kathleen Healy	First Interstate Bank Foundation - Billings	Philanthropy Associate		406-255-5024 kathleen.healy@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, Outreach, and Native American	406-441-4703 pam@montanabankers.com
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: **Rhonda Krieger, Pam O'Reilly**, Al Ward

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

MFEC Meeting Minutes February 24, 2020

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)
- **Kendra Edlin (Montana's Credit Unions)**
- Sean Thomas (EverFi)
- Megan Vincent (Montana Office of Public Instruction) *(via phone)*
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Bruce Brensdal (Montana Board of Housing)
- Karissa Trujillo (Homeward, Inc.) *(via phone)*
- Michael Hagenlock (Adult Protective Service)
- Summer Red (AFCPE)
- Laura Bolstad (NeighborWorks) *(via phone)*

Proxies and Guests Present:

- Joel Schumacher (Department of Justice)
- Linda Leffler (Division of Banking & Financial Institutions)
- Marcus Meyer (Department of Justice)
- Al Ward (AARP)
- Kathleen Healy (First Interstate Bank Foundation)

Directors Absent:

- **Pam O'Reilly (Montana Bankers Association)**
- Marsha Goetting (MSU Extension)
- Ryan Egebrecht (Wells Fargo)
- Tim Summers (AARP)

Minutes

The meeting began at 1:07 p.m. Directors introduced themselves and quorum was established.

Bruce moved to approve minutes, Chuck seconded. Motion carried, and minutes were approved with no change.

New Board Member Voting

Voting on adding new board member Kathy Healy was put to the committee. Kathy is a Philanthropy Associate from First Interstate Bank Foundation. She has been with them 4 years and worked with MFEC on piggy bank contest. Would replace the position of Kelly Bruggeman. Motion: Chris made motion to add Kathy to the board, Sean second. Motion carried as all were in favor.

Amy Sullivan has resigned from board. Asking her organization (MT Community Foundation) for another representative to be on the MFEC Board.

Financial Report

The current financial report was reviewed with current year expenses, revenue, and account balances. Current balance is \$38,739.14. Made \$4,300 on calendars sales and currently have \$7,000 in conference sponsorships.

General Business

Discussion on funding mini grants, teacher grants and personal finance challenge funding is set aside for \$10,000, look at it to increase mini grant funding as needed. Current high level is \$750 and this round currently open to conference attendees. Look at setting a date for mini grants for conference attendees to April 1st then if needed to open for other submissions open for a longer period of time. Can add verbiage to the application that allows for teachers to submit timing based on need of request so it can be reviewed sooner. Subcommittee will review and approve and then report to full board at June meeting on final decisions.

Executive committee reviews mini grant submissions. Submission deadline allows for review period to approve for June meeting

Does anyone have experience with sending proclamations to the **governor's office**? Megan had some info related to process. Said it would be best if could be aligned with another event. This coincides with Teach Children to Save in April. Check with board members that could share with their individual contacts with information they are sharing to promote it. Chris will move ahead with Jumpstart financial literacy month proclamation. Chris will ask to see what events are planned around time April.

Jumpstart annual state coalitions meeting and agenda is attached to meeting packet. Chris is attending and Division of Banking will cover his travel costs. He will share agenda as it becomes available.

Native American Committee

Currently looking for representation on this committee. Janelle has possible interest and will connect in person with Chris to discuss. Al Ward also has contacts with 7 tribal reservations in Montana so he will look for someone who might be interested in joining the committee. Chris will provide info on committee to Summer, Al and Jenelle to share with possible interested members

Conference Committee

Sponsorships and registrations funds and counts. \$10,000 sponsorships, \$5,000 for registrations for about 100 people. Registration opens at 7:30 so can set up at 7:00 am. Chuck will take any items for board over to the hotel today. Coming up with a contingency for the keynote speaker in case of weather or late arrival. Options can be a skype session or move times around for other speakers if speaker would be arriving late. It was noted that there were approximately 17 teachers and, 12 students who had registered for the conference.

K-12 Committee

Megan provided an update on Financial Education Boot camp. She will be scheduling a K-12 committee group in March and provide outcomes from this meeting at the next quarterly MFEC meeting. Looking for location ideas for boot camp Helena vs Great Falls

Rhonda gave an update on the Personal Finance Challenge (PFC). Due to staffing changes at the Helena Branch and available resources, additional support in planning and hosting the event is needed for this year and into the future. We can still use the Helena Branch as a host site and the Branch will also support the event financially (amount TBD) but getting judges, external communication, additional funding possibly and creating presentation scenarios are items that will need to be supported. Megan thought this was something that the K-12 committee could work on. Rhonda will reach out to Dax Schieffer at the MCEE to see what additional staff resources they have to support the PFC.

Committee will work on putting together a conference this year in August. More to come on this idea.

Elder Fraud Committee

Jennell mentioned that the Elder Fraud committee did not meet prior to the MFEC quarterly meeting. They did meet in Wilsall, Montana on March 4 for training and Jenelle and Michael going to Atlanta in March. Chuck let the group know that the nominated individuals on the council received letters from governor to be officially recognized, (Al, Michael, and Chuck). Creating an Education subcommittee with Al chairing a prevention subcommittee.

Outreach Committee

Linda helping Chris working on meme contests for ideas and contest rules as a backup idea for MFEC annual calendars. Chris will work on it again after conclusion of conference. Focus on more at middle school and/or high school demographic for this idea. If is not ready to push out this school year will work to have it ready for fall when school is back from summer break. It was mentioned that if it can be ready for spring sometime schools might have more bandwidth to work on a project. Chris will send out for general comments to board. What would be latest this year to get it out: by April 1-15th.

Anyone who has interest with web updates and social media who like to help out more please let Chris know.

Successes and Challenges

Name: Chuck Munson

Organization: MT DOJ OCP

Success: Governor approved nominated Eastern MT Elder Justice Council, additionally OCP outreach has reached 30 counties in Montana as of February 2020 and with AARP partnership have reached well over 1,000 people in smaller community presentations.

Challenge: OCP received a record 6,100+ complaints, inquiries and call for fraud assistance in 2019.

Name: Jennell Huff

Organization: Bank of the Rockies

Success: **Dance to End Alzheimer's (Senior Champion Program) with a roaring 20's** theme is March 21, 2020 in Livingston at the Shane Center. It is a fundraiser for the **Alzheimer's Association and all proceeds go to them.**

Challenge: Logistics, time, locations and getting into the schools and senior facilities.

Name: Joel Schumacher

Organization: MSU Extension

Success: Have 7 agents attending the MFEC conference this year. This is MSU **Extension's biggest** attendance in 10+ years.

Challenge: National trends in Extension are shifting toward health, wellness, mental **health issues and not finances.** NIFA's move to Kansas City has left many leadership vacancies.

Name: Summer Red

Organization: AFCPE

Success: Total of three essential courses launching this year. Military Essentials, College Finance Essentials, and Financial Inclusion Essentials (disability finances).

Challenge: Financial Inclusion Essentials course release date pushed back into April.

Name: Sean Thomas

Organization: EverFi

Success: Statewide sponsorship for mental wellness basics through Blue Cross Blue Shield as part of their Big Blue Sky Initiative (bigblueskyinitiative.mt.com) as well as other expanded partnerships in Montana including First Interstate Bank.

Challenge: NA

Name: AL Ward

Organization: AARP

Success: Upgraded in 2019 the \$1,000 scholarship for honoring elders at 3 tribal colleges (Blackfeet, Salish and Rocky Boy) to 3 scholarships of \$1,000, \$750, and \$500 to 5 colleges. Crow and Northern Cheyenne were added. In 2020 we will have 3 scholarships at all 7 tribal colleges, working with colleges and elder programs to have an honoring elder event where scholarship winners can read their essays to the elders. Also, doing Fraud Watch Friday. A monthly (first Friday each month) radio show from 9-11 am. Voices of Montana – Northwest Broadcasting in Billings.

Challenge: NA

Name: Michael Hagenlock

Organization:

Success: Adult protective services is part of law enforcement academy for training new recruits.

Challenge: Getting the message out.

Full Board of Directors meeting adjourned at 3:45 p.m. with remaining time dedicated to subcommittee meetings if needed.

Next Meeting: June 9, 2020 at the (Federal Reserve Bank, 100 Neill Avenue)

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description		Received	Payment	Balance	Reconciled	Account
		Ending Balance as of 11/29/2019				\$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	x	\$500.00		\$17,259.14		Conf
1/14/2020	1251	Bruce Brensdal - SoS Annual Rpt	x		\$20.00	\$17,239.14		Gen
2/21/2020		MBA - Conference	x	\$500.00		\$17,739.14		Conf
2/21/2020		Div of Banking - Conference	x	\$1,000.00		\$18,739.14		Conf
2/25/2020	1253	Sarah Newcomb - Conference	x		\$2,750.00	\$15,989.14		Conf
2/25/2020		AARP - Conference	x	\$1,000.00		\$16,989.14		Conf
2/25/2020	1254	Delta Marriott - Conference	x		\$2,999.60	\$13,989.54	2/28/2020	Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	x		\$231.21	\$13,758.33		Conf
2/25/2020		Delta Marriott - FRB In-kind	x	\$1,500.00	\$1,500.00	\$13,758.33		Conf
3/6/2020		OPI - Conference	x	\$500.00		\$14,258.33		Conf
3/9/2020		United States Liab Ins Co	x		\$1,249.00	\$13,009.33		Gen
3/13/2020		CSI - Conference	x	\$1,000.00		\$14,009.33		Conf
3/20/2020		Conference Regista	x	\$3,239.37		\$17,248.70		Conf
3/9/2020		State Print Graph - Conference	x		\$309.29	\$16,939.41	3/31/2020	Conf
3/24/2020		Chris Romano - Reimb Books Conference	x		\$265.86	\$16,673.55		Conf
4/15/2020		Chris Romano - Reimb Intertune	x		\$166.80	\$16,506.75	4/30/2020	Gen
4/14/2020		State Print Graph - Conference	x		\$83.50	\$16,423.25		Conf
5/27/2020		District 4 HRDC - Kiera Patera	x		\$750.00	\$15,673.25		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	x		\$750.00	\$14,923.25		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	x		\$750.00	\$14,173.25		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	x		\$750.00	\$13,423.25		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	x		\$750.00	\$12,673.25		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	x		\$750.00	\$11,923.25		Mini
5/27/2020		UM Financial Ed Program - Andrea Janssen	x		\$750.00	\$11,173.25	5/29/2020	Mini
6/19/2019		CD Purchase	x	\$20,000.00		\$20,000.00		Gen
5/14/2020		CD Interest	x	\$413.01		\$20,413.01	5/14/2020	Gen
						\$31,586.26		

Receivable	\$41,802.38
Payables	\$18,079.26
2018 Balance Forward	\$7,863.14
Current Balance	\$31,586.26
Unrestricted Balance	\$31,586.26
Restricted Balance	\$0.00
Current Balance	\$31,586.26

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
3/9/2020		United States Liab Ins Co	\$0.00	\$1,249.00	\$26,159.14		Gen
4/15/2020		Chris Romano - Reimb Intertune	\$0.00	\$166.80	\$25,992.34		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$26,405.35		Gen
Conference					\$0.00		
1/6/2020		AG DOJ - Conference	\$2,500.00	\$0.00	\$2,500.00		Conf
1/6/2020		MT Housing - Conference	\$2,000.00	\$0.00	\$4,500.00		Conf
1/29/2020		MSU Ext - Conference	\$500.00	\$0.00	\$5,000.00		Conf
2/4/2020		FIB Fd - Conference	\$500.00	\$0.00	\$5,500.00		Conf
2/21/2020		MBA - Conference	\$500.00	\$0.00	\$6,000.00		Conf
2/21/2020		Div of Banking - Conference	\$1,000.00	\$0.00	\$7,000.00		Conf
2/25/2020	1253	Sarah Newcomb - Conference	\$0.00	\$2,750.00	\$4,250.00		Conf
2/25/2020		AARP - Conference	\$1,000.00	\$0.00	\$5,250.00		Conf
2/25/2020	1254	Delta Marriott - Conference	\$0.00	\$2,999.60	\$2,250.40		Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	\$0.00	\$231.21	\$2,019.19		Conf
2/25/2020		Delta Marriott - FRB In-kind	\$1,500.00	\$1,500.00	\$2,019.19		Conf
3/6/2020		OPI - Conference	\$500.00	\$0.00	\$2,519.19		Conf
3/13/2020		CSI - Conference	\$1,000.00	\$0.00	\$3,519.19		Conf
3/20/2020		Conference Regista	\$3,239.37	\$0.00	\$6,758.56		Conf
3/9/2020		State Print Graph - Conference	\$0.00	\$309.29	\$6,449.27		Conf
3/24/2020		Chris Romano - Reimb Books Conference	\$0.00	\$265.86	\$6,183.41		Conf
4/14/2020		State Print Graph - Conference	\$0.00	\$83.50	\$6,099.91		Conf
Grants:					\$0.00		
5/27/2020		District 4 HRDC - Kiera Patera	\$0.00	\$750.00	-\$750.00		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	\$0.00	\$750.00	-\$1,500.00		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	\$0.00	\$750.00	-\$2,250.00		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	\$0.00	\$750.00	-\$3,000.00		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	\$0.00	\$750.00	-\$3,750.00		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	\$0.00	\$750.00	-\$4,500.00		Mini
5/27/2020		UM Financial Ed Program - Andrea Janssen	\$0.00	\$750.00	-\$5,250.00		Mini
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

MFEC 2020 Mini-Grant Submissions

Organization	Summary
District IV HRDC	<p>HRDC 4 is seeking funding to train our Employment and Training (E&T) Director, who currently holds a Montana Educator's license, to gain a certificate in financial social work. The certification will allow the organization to educate clientele to increase financial literacy, understanding financing, and further the mission of the agency to assist individuals and families in becoming self-sufficient. The certification will allow HRDC 4 to offer financial literacy courses on an on-going basis to HRDC 4 clients and communities served.</p> <p>The services offered by District 4 are developed to enable low-income individuals in Hill, Blaine, and Liberty Counties including the Fort Belknap and Rocky Boy Indian reservations of all ages to attain the skills, knowledge, motivations, and the opportunities needed for them to become fully self-sufficient. HRDC 4 expects to serve 30 individuals in a calendar year and therefore could reasonably expect to serve 10 individuals by December 2020; the certification ensures classes are able to be held on a continuing basis ensuring that many more individuals can be served over time utilizing funding for supplies from other sources.</p>
Helena Habitat for Humanity	<p>Laura Steinhoff is a financial counselor and coach, and we are hoping to partner further, so that families who need additional support such as budgeting, credit and debt counseling, and any specific and personal financial literacy support, can add to their toolbox by meeting with Laura one-on-one. Laura's rate is \$75 per hour, so we are requesting \$1,500 to be used solely so that there can be direct crossover between Laura and myself. \$1,500 would support 20 hours of family's receiving direct support from Laura</p> <p>Helena Habitat works with low and very low-income peoples in and around the Helena area. All families we serve are in one of those income categories and if granted the full grant amount, we estimate that at least 5 families would be served, as it would allow for 5 meetings for 5 families.</p>
MSU Extension – Big Horn County	<p>Get Real-Here's the Deal! is a hands-on experiential simulation that gives young people the opportunity to experience their future in a financial decision-making mode. The simulation is designed for three one-hour sessions. The sessions include financial management lessons, a personal finance simulation, and a follow-up/evaluation discussion. All senior students in</p>

	<p>Big Horn County and in Custer (Yellowstone County) will be offered the program in the fall of 2020.</p> <p>Big Horn County has a 65% Native American population. These schools all have a high Native American population. They are also schools that qualify for SNAP-Ed Programming for low income participants. Assuming each school would have 25 seniors that makes the program available to almost 200 youth.</p>
MSU Extension – Glacier County	<p>MSU Extension in Glacier County provides relevant, pertinent education to local residents, one of which includes financial literacy. The goal of this proposal would be to improve financial literacy through a 'Total Money Makeover' book club, similar to what was successfully done in Hill County recently. The book club would be done throughout August, 2020 with weekly sessions to work on financial concepts presented in the book, assist students with preparing 'zero based' budgets, and discuss the book's content. In addition, the weekly meetings will provide encouragement and accountability to the class participants.</p> <p>Glacier county residents will be the target population, with the class open to anyone interested. The need for financial education in the community is critical with 27% of Glacier County residents living in poverty and an unemployment rate near 10%. Approximately 65% of the county's residents are Native Americans, a typically under-served population.</p>
NACDC	<p>NACDC Financial Services (NACDCFS) is a non-profit Native CDFI. NACDCFS administers a youth savings program in the schools in Browning, MT. The Mini-Grant will fund five student bank boards in the schools served by the program and give student board members hands-on financial literacy experience through bank teller training during the monthly board meetings and 3 field trip opportunities to local and regional banks. Participating students will also set written savings goals and receive incentives based on completion of those goals.</p> <p>The program is targeted at students where the Blackfeet Mini-Bank youth savings program is offered. The schools are located on the Blackfeet Indian Reservation. There will be approximately 7 board members per school and five schools targeted for this program for a total of 35 board members.</p>
Neighborworks	<p>As a part of NWMT's Native Coalition, our goal is to support partner organizations state-wide in implementing <i>Reality Fairs</i> with a specific focus in rural, tribal communities. Reality Fairs are events that allow high school aged students, typically Juniors and Seniors, to have an interactive financial education experience. This concept allows students to navigate real-life</p>

	<p>financial situations including making financial choices that affect their budgets and balancing income versus necessary expenses. Students complete a budget while paying for basic costs (housing, utilities, transportation, clothing, food) and are faced with other financial choices they will be faced with in their independent lives. The students also have the opportunity to examine their budgets with a financial counselor.</p> <p>Flathead Reservation, Fort Peck Reservation; High School Juniors and Seniors are the target population; estimated participation of 100 students, with potential for additional involvement and reach.</p> <p>NeighborWorks Montana Partners, the Salish Kootenai Housing Authority and Great Northern Develop Corporation have both already agreed to be Reality Fair Hosts for these events.</p>
UM Financial Education Program	<p>We plan on educating the students and their families with a combination of materials the Financial Education Program uses for the workshops that we currently provide and using EverFi High School Financial Literacy Courses. With the materials we already have, we will make adjustments to those materials for these specific workshops. Using EverFi, we will specifically use Financing Higher Education, Personal Finance, Budgeting Income and Employment, and Managing Credit and Debt.</p> <p>The UM Financial Education Program plans to work with Juniors and Seniors and their families, who are attending Ronan High School. Ronan is located on the Flathead Reservation with 50% of the students' population being Native Americans and a total minority demographic of 57%.</p>



We build strength, stability, self-reliance and shelter.

RECEIVED

JUN 02 2020

May 28, 2020

MDOC HOUSING

Bruce Brensdal
PO Box 200528
Helena, MT 59601

Dear Bruce,

Thank you so much for your recent donation. Your gift to Helena Area Habitat for Humanity will be a great support for the coming year. Our organization relies on the generosity of people like you!

Helena Area Habitat for Humanity is dedicated to eliminating substandard housing in the Helena area through constructing, rehabilitating and preserving homes and by providing resources to help families improve their shelter conditions. Habitat for Humanity was founded on the conviction that every person deserves a simple, durable place to live in dignity and safety, and that decent shelter should be a matter of conscience and action for all. Your contribution to Habitat ensures the continued work of building and repairing simple, decent, affordable homes for families living with low income.

Your donation, in the amount of \$750.00, is tax-deductible as Helena Area Habitat for Humanity is a registered nonprofit (tax ID 81-0476317). No goods or services were received in return for this gift; please keep this letter as a written acknowledgment of your tax-deductible donation.

Please do not hesitate to be in touch if you have any thoughts you would like to share or questions about the organization. We would love to hear from you! Thank you again for your support.

Kind Regards,

A handwritten signature in dark ink, appearing to be "JK" with a large loop and a long horizontal stroke.

Jacob Kuntz
Executive Director
Helena Area Habitat for Humanity

Thank you
So much Bruce!
I am so thankful for
you..

MT Elder Fraud & Exploitation Prevention Network
1st Quarter Meeting
March 4, 2020

An in person meeting for the network was held in Wilsall at the Wilsall Dance Hall on March 4th.
Members able to attend were:

Al Ward – AARP
Chuck Munson – Office of Consumer Protection/Department of Justice
Katy Lovell – Legal Services Developer
Richard Heitstuman – Senior Financial Defense
Victoria Green – Crime Control Bureau
Michael Hagenlock – Adult Protective Services
Lori Hamm – Notary Specialist/Secretary of State Office
Jennell Huff – Bank of the Rockies

After the initial member go around and introductions, members present discussed goals for their individual agencies for this year, 2 years, and 5 years going forward. Each and every one of the members emphasized education and reporting of elder abuse. Many agencies mentioned that some places are operating on older information or are simply not aware of the new legislation at all. This is a focus for the network as a whole as well.

Office of Consumer Protection: One goal is to co-prosecute an elder case criminally that involves a consumer transaction. This will hopefully begin to set a precedence. Chuck mentioned a goal to reach all 56 counties in Montana for outreach and education efforts. By Dec. 31, 2020 the goal is to reach all 22 counties in Eastern Montana. He would also like to see training for financial institution (managerial staff in particular) regarding the SB 311 legislation that went into effect on October 1st. Given the language in the new **law that protects banks from any liability for reporting, his biggest question is “Why Not? Why wouldn’t financial institutions report suspected financial abuse”?** A long term goal is to expand the Eastern MT Elder Justice Council and create 4 regions.

Legal Services: There are 8 clinics scheduled for this year. 2 clinic locations will have trainings offered for local organizations to host their own clinics in the future. They are also working on a series of 7 webinars that are centered on financial exploitation, **POA’s, guardianships, etc. They are also working on** developing toolkits for these webinars. Katy is also working on writing policy and procedure for the programs and there are now commercials about DPHHS. The grant funding will wrap up in 2021 so they will figure out next steps for the program from there. Another goal is to have another position to help facilitate the way the program is run in Montana.

Board of Crime Control: This year a goal is to coordinate response teams for intervention and possibly merge with the Eastern MT Elder Justice Council team. They will be transitioning to focusing on the western portion of Montana, rather than simply the Eastern. Future goals include more training, including a focus on training judges and prosecutors. Another goal is to see an increase of reporting **abuse, fraud, and exploitation in later life, and to increase law enforcement’s understanding of financial** abuse.

APS: Education and training is key! Michael wants those who receive training to understand **that APS’s** focus is on the VICTIM while they get the message out about reporting to APS. These trainings focus on professionals and the public. He has also integrated information about SB 311 for financial institution

training. Looking to the future, APS investigators will be (are) trained using NAPSA guidelines. Minimum training guidelines include 23 core competencies. They are also beginning to train in the law enforcement academy. Michael is hopeful that with increased cooperation and increased reporting those numbers can drive home a need to increase staff and resources.

AARP: Currently, in cooperation with the Department of Justice/Office of Consumer Protection, there are volunteers being trained to perform trainings. They are also engaged in tribal outreach at the tribal community colleges and continue with Fraudwatch Fridays through Northwest Broadcasting. Al mentioned that he may be reaching out to all of the members of the network eventually. There is also a fraud training with Paul Greenwood specific to financial exploitation.

Notary: Lori is hopeful to utilize resources and there is a notary training coming in June that she would very much like members of the network to attend. There are now 4 hours of training required for all new and renewal of **notary's**.

Bank of the Rockies: Jennell is working on drafting procedures that she is hoping can be board approved specific to elder fraud and exploitation. She notes that this type of fraud is kind of its own weird little animal. She also mentioned that the bank has now implemented annual training from APS as part of our **fight against elder fraud and exploitation. Longer term goals include working on “dementia friendly banking” and she is in talks with the Alzheimer’s Association regarding some possible training that they offer at no cost.** She would like to have this training for at least the Senior Champions but feels that new accounts personnel could benefit as well.

World Elder Abuse Awareness Day: Chuck suggested that the network “sweep” the state, meaning that agencies individually do events but as a network we send out joint press releases, etc. If the network is interested in hosting an event, it is too late this year to worry about it and we should look ahead to future years for a joint event. However, one event centralizes the effort rather than getting out to the whole of the state.

Other information/discussion:

Richard and Katie mentioned that if members of the network would like to get them their logos, they are happy to include them in all of the brochures, etc. that are done for the legal docs clinics.

Other agencies to engage, etc.

First Responders

MT Retail Association – Katie suggested creating a short 10 minute training that can be dispersed to retailers specific to gift card scams

Rotary Clubs

MT Mediation Network

MT University System

The future of the committee was discussed. It was decided that remaining under the MFEC umbrella makes the most sense for the network. A discussion about branding the network and getting more exposure was had as well. Mediums such as a group logo, brochures we can all take to events we attend, a webpage and/or a Facebook page were all discussed. As we are under the MFEC umbrella, Jennell said she would touch base with Chris to see what we can and cannot do.

Finally, Jennell asked that each agency please brainstorm conferences, etc. that they are aware of where the network can have a presence. If everyone could please get Jennell a list of these by the end of next week (March 13) she will compile a comprehensive list and send it out to everyone.

MFEC_K-12 Subcommittee Conference Call

April 30, 2020

K-12 Subcommittee Members: Megan Vincent, Rhonda Krieger, Jennell Huff, Kendra Edlin, Sean Thomas, and Penny Cope

Chair/Note taker: Megan

The purpose of this committee is to promote financial education in Montana's K12 schools. This may include sponsoring programs that emphasize financial literacy to students or trainings that target teachers who include lessons on financial education in their classrooms.

Agenda:

1. Call to order: 2:00pm
2. Roll call: Sean, Rhonda, Kendra, Chris, Megan
 - a. Absent: Penny, Jennell
3. Minutes from last meeting: Nov 14, 2019
4. Open business:
 - a. 2020 Personal Finance Challenge:
 - i. Event cancelled due to COVID 19
 - ii. Testing portal was left open so teachers can use it as a class exercise with students; some states tried to pull together teams to compete in a virtual competition - MT isn't opting for that - wasn't a viable option for MT
 - iii. Have this committee help plan this event next year for April 2021; start discussing the 2021 event in the fall - select date for in person state challenge, start putting out details to teachers; consider the costs associated with the event - portal cost (perhaps the Minneapolis fed could pay - Rhonda will find out, around \$1,200), lunch, trophies
 - iv. ACTION: Rhonda will put together a document for the planning process to host the event
 - b. 2020 MFEC Conference
 - i. Teacher attendance: higher than previous years, especially from the Bozeman conference; a few no shows of teachers as in previous years
 - ii. Any teacher feedback: Chris can review the survey to look for teacher comments to share with our committee
5. New business
 - a. 2020 MFEC Financial Bootcamp for Teachers

- i. Sponsored by the MFEC board; cover all grades with hands-on activities; have teachers/organizations as presenters; start small with 20-30 teachers; low cost (\$25)
 - 1. One-day event in August was approved by the board; shall we consider postponing until next year or an alternative offering that is not in person?
 - ii. Discussion: most summer conferences have been cancelled, we could consider something online, consider doing it right the next year is a consideration, virtual if anything is the way to go – something we can record and archived – can it be interactive – allow for Q & A – as a future resource
 - iii. OUTCOME: We postpone the Financial Bootcamp indefinitely until the time is right; discuss at next meeting online training ideas – perhaps a few webinars to help teachers get ready for back to school from MFEC
 - b. Any other new business?
 - i. Any financial education resources to share with schools for distance learning needs? Yes, JumpStart clearinghouse has many – been shared out as a resource.
 - ii. JumpStart National Educators Conference – takes place next fall – still planning on hosting it at this time; it's time to gather scholarship applications
 - 1. ACTION: Chris will update the application, post it and send to the board for distribution. Perhaps next week. Include a quote/feedback from previous recipients.
- 6. Next meeting
 - a. Early August
 - i. ACTION: Megan will make a note on her calendar to schedule the meeting; will email a doodle poll in late July.
- 7. Adjournment at 2:50pm



MFEC Quarterly Board Meeting September 22, 2020, 1-3 p.m.

Join Zoom Meeting:

<https://mt-gov.zoom.us/j/95316220934?pwd=L2tWbCt2R0tEdVd5RkxYV2Q0Q1ozQT09>

Meeting ID: 953 1622 0934

Password: 320893

Dial by Telephone

+1 646 558 8656 or 406 444 9999

Meeting ID: 953 1622 0934

Password: 320893

Find your local number: <https://mt-gov.zoom.us/u/acdLmtlQyD>

Join by Skype for Business

<https://mt-gov.zoom.us/skype/95316220934>

Meeting Agenda

- 1:00 p.m. Introductions
- 1:10 p.m. Approval of June 2020 Meeting Minutes **(Voting Item)**
- 1:20 p.m. Treasurer's Report
 - Review attached financial report
- 1:30 p.m. General Business and Outreach Committee Update
 - National Jump\$tart Update
 - Meme Contest
 - MFEC Calendar
- 1:45 p.m. K-12 Committee
 - General Update
- 2:00 p.m. Elder Fraud and Financial Exploitation Prevention Committee
 - General Update
- 2:10 p.m. Member Go-Around: Share Success/Challenge

Adjourn No Later Than 3 p.m.

Next Meeting: December 8, 2020



Board of Directors
(As of 9/16/2020)

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 Brensdal, Treasurer	Retired (Montana Board of Housing)		Conference	406-459-1215 bbrensdal@gmail.com
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	Kathleen Healy	First Interstate Bank Foundation - Billings	Philanthropy Associate		406-255-5024 kathleen.healy@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, Outreach, and Native American	406-441-4703 pam@montanabankers.com
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	Sean Thomas	EverFi	Schools Manager	K-12	208-731-7746 sthomas@everfi.com
15	Michael Hagenlock	Montana Department of Public Health & Human Services	Adult Protective Services Bureau Chief	Elder Fraud	406-594-0105 mhagenlock@mt.gov
16	Laura Bolstad	NeighborWorks	Homeownership Center Director		406-216-3505 lbolstad@nwgf.org
17	Summer Red	Association for Financial Counseling and Financial Planning	Professional Development Manager		406-465-5560 summerred@gmail.com
18	Tonya Plummer	Island Mountain Development Group	CDFI/Banking Business Development Officer		406-890-4911 tonya.plummer@islandmtn.com
19	Cheryl Cohen	Montana Board of Housing	Division Administrator	Conference	406-841-2826 cheryl.cohen@mt.gov

Delegations

Name	Organization	Title	Committee	Phone/Email
Stacey Black	First Interstate Bank Foundation - Billings	Grant Administrator		406-255-5393 stacey.Black@fib.com
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: Rhonda Krieger, Pam O'Reilly, Al Ward

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

MFEC Meeting Minutes June 9, 2020

Directors on Zoom Call:

- 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)
- **Kendra Edlin (Montana's Credit Unions)**
- Megan Vincent (Montana Office of Public Instruction)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Bruce Brensdal (Montana Board of Housing)
- Summer Red (AFCPE)
- Laura Bolstad (NeighborWorks)
- Ryan Egebrecht (Wells Fargo)
- Kat Healy (First Interstate Bank Foundation)

Proxies and Guests on Zoom Call:

- Joel Schumacher (MSU Extension)
- Linda Leffler (Division of Banking & Financial Institutions)
- Marcus Meyer (Department of Justice)
- Al Ward (AARP)
- Cheryl Cohen (Montana Board of Housing)
- Tonya Plummer (Island Mountain Development Group)

Directors Absent:

- **Pam O'Reilly (Montana Bankers Association)**
- Marsha Goetting (MSU Extension)
- Tim Summers (AARP)
- Karissa Trujillo (Homeward, Inc.)
- Sean Thomas (EverFi)
- Michael Hagenlock (Adult Protective Service)

Minutes

The meeting began at 1:05 p.m. Directors introduced themselves and quorum was established.

Several board members provided corrections to the roster of members and proxies present for **the call which included Megan attending in person and amending Joel's organization to MSU Extension**. Jennell moved to approve minutes as amended, Summer seconded. Motion carried, and minutes were approved as amended.

Financial Report

Bruce presented the financial report which included a final rundown from the conference and the renewal of the MFEC certificate of deposit (CD) at First Interstate Bank. Jennell provided a **summary of her financial review of MFEC's accounts for calendar year 2019**. Jennell reported that MFEC accounts were in order and balances were consistent with the financial report. This review was in response to the creation of the Financial Review Committee.

New Board Member Voting

Voting on adding two new board members, Cheryl Cohen and Tonya Plummer, were put to the committee. Cheryl is currently the Operations Manager with Montana Housing and will move into the Administrator role when Bruce retires this summer. Motion: Bruce made motion to add Cheryl to the board, Ryan second. Motion carried as all were in favor. Tonya is currently the CDFI/Banking Business Development Officer with Island Mountain Development Group. Motion: Chris made motion to add Tonya to the board, Summer second. Motion carried as all were in favor.

General Business

Chris provided an overview of the seven mini grants that were awarded totaling \$5,250. A detailed summary of the mini grants was included within the board meeting packet. Chris stated that the deadline for opting in for MFEC teacher scholarship applications is June 28th. Given the circumstances surrounding COVID-19, the Board discussed and agreed that two teacher scholarships would **be the appropriate number for Jump\$tart's 2020 National Educator Conference**.

Elder Fraud Committee

Jennell provided a summary of the Elder Fraud Committee's meeting on March 4th. A copy of the committee meeting minutes was provided in the board meeting packet.

K-12 Committee

Rhonda gave an update on the Personal Finance Challenge (PFC). The final round which had been scheduled at the Federal Reserve Branch in Helena was cancelled due to COVID-19. The **Board's plans for a teacher financial boot camp** training during the summer was postponed indefinitely due to COVID-19. A copy of the **K-12 Committee's meeting minutes (4/30/20)** was included within the board meeting packet.

Outreach Committee

Chris discussed the concept of a meme contest which has been delayed due to COVID-19. Board discussion focused on targeting the fall to launch the meme contest. Chris stated that he would provide draft contest parameters and instructions for the September Board Meeting.

Member Success/Challenge

Board Members and/or Proxies shared successes and challenges within their organizations.

The Board of Directors meeting adjourned at 2:45 p.m.

Next Meeting: September 22, 2020 (Format TBD)

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description		Received	Payment	Balance	Reconciled	Account
		Ending Balance as of 11/29/2019				\$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	x	\$500.00		\$17,259.14		Conf
1/14/2020	1251	Bruce Brensdal - SoS Annual Rpt	x		\$20.00	\$17,239.14		Gen
2/21/2020		MBA - Conference	x	\$500.00		\$17,739.14		Conf
2/21/2020		Div of Banking - Conference	x	\$1,000.00		\$18,739.14		Conf
2/25/2020	1253	Sarah Newcomb - Conference	x		\$2,750.00	\$15,989.14		Conf
2/25/2020		AARP - Conference	x	\$1,000.00		\$16,989.14		Conf
2/25/2020	1254	Delta Marriott - Conference	x		\$2,999.60	\$13,989.54	2/28/2020	Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	x		\$231.21	\$13,758.33		Conf
2/25/2020		Delta Marriott - FRB In-kind	x	\$1,500.00	\$1,500.00	\$13,758.33		Conf
3/6/2020		OPI - Conference	x	\$500.00		\$14,258.33		Conf
3/9/2020		United States Liab Ins Co	x		\$1,249.00	\$13,009.33		Gen
3/13/2020		CSI - Conference	x	\$1,000.00		\$14,009.33		Conf
3/20/2020		Conference Regista	x	\$3,239.37		\$17,248.70		Conf
3/9/2020		State Print Graph - Conference	x		\$309.29	\$16,939.41	3/31/2020	Conf
3/24/2020		Chris Romano - Reimb Books Conference	x		\$265.86	\$16,673.55		Conf
4/15/2020		Chris Romano - Reimb Intertune	x		\$166.80	\$16,506.75	4/30/2020	Gen
4/14/2020		State Print Graph - Conference	x		\$83.50	\$16,423.25		Conf
5/27/2020		District 4 HRDC - Kiera Patera	x		\$750.00	\$15,673.25		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	x		\$750.00	\$14,923.25		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	x		\$750.00	\$14,173.25		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	x		\$750.00	\$13,423.25		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	x		\$750.00	\$12,673.25		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	x		\$750.00	\$11,923.25		Mini
5/27/2020		U M Financial Ed Program - Andrea Janssen	x		\$750.00	\$11,173.25	5/29 to 8/31/2020	Mini
6/19/2019		CD Purchase	x	\$20,000.00		\$20,000.00		Gen
5/14/2020		CD Interest	x	\$413.01		\$20,413.01	5/14/2020	Gen
						\$31,586.26		
		Receivable		\$41,802.38				
		Payables		\$18,079.26				
		2018 Balance Forward		\$7,863.14				
		Current Balance		\$31,586.26				
		Unrestricted Balance		\$31,586.26				
		Restricted Balance		\$0.00				
		Current Balance		\$31,586.26				

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
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
3/9/2020		United States Liab Ins Co	\$0.00	\$1,249.00	\$26,159.14		Gen
4/15/2020		Chris Romano - Reimb Intertune	\$0.00	\$166.80	\$25,992.34		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$26,405.35		Gen
Conference					\$0.00		
1/6/2020		AG DOJ - Conference	\$2,500.00	\$0.00	\$2,500.00		Conf
1/6/2020		MT Housing - Conference	\$2,000.00	\$0.00	\$4,500.00		Conf
1/29/2020		MSU Ext - Conference	\$500.00	\$0.00	\$5,000.00		Conf
2/4/2020		FIB Fd - Conference	\$500.00	\$0.00	\$5,500.00		Conf
2/21/2020		MBA - Conference	\$500.00	\$0.00	\$6,000.00		Conf
2/21/2020		Div of Banking - Conference	\$1,000.00	\$0.00	\$7,000.00		Conf
2/25/2020	1253	Sarah Newcomb - Conference	\$0.00	\$2,750.00	\$4,250.00		Conf
2/25/2020		AARP - Conference	\$1,000.00	\$0.00	\$5,250.00		Conf
2/25/2020	1254	Delta Marriott - Conference	\$0.00	\$2,999.60	\$2,250.40		Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	\$0.00	\$231.21	\$2,019.19		Conf
2/25/2020		Delta Marriott - FRB In-kind	\$1,500.00	\$1,500.00	\$2,019.19		Conf
3/6/2020		OPI - Conference	\$500.00	\$0.00	\$2,519.19		Conf
3/13/2020		CSI - Conference	\$1,000.00	\$0.00	\$3,519.19		Conf
3/20/2020		Conference Regista	\$3,239.37	\$0.00	\$6,758.56		Conf
3/9/2020		State Print Graph - Conference	\$0.00	\$309.29	\$6,449.27		Conf
3/24/2020		Chris Romano - Reimb Books Conference	\$0.00	\$265.86	\$6,183.41		Conf
4/14/2020		State Print Graph - Conference	\$0.00	\$83.50	\$6,099.91		Conf
Grants:					\$0.00		
5/27/2020		District 4 HRDC - Kiera Patera	\$0.00	\$750.00	-\$750.00		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	\$0.00	\$750.00	-\$1,500.00		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	\$0.00	\$750.00	-\$2,250.00		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	\$0.00	\$750.00	-\$3,000.00		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	\$0.00	\$750.00	-\$3,750.00		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	\$0.00	\$750.00	-\$4,500.00		Mini
5/27/2020		U M Financial Ed Program - Andrea Janssen	\$0.00	\$750.00	-\$5,250.00		Mini
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

Why is the Montana Financial Education Coalition sponsoring a Meme contest?

Because financial education does not have to be serious business all the time.

What's an Internet Meme?

A meme is "an idea, behavior, or style that spreads from person to person within a culture". An Internet meme may take the form of an image, hyperlink, video, picture, website, or hashtag. It may be just a word or phrase, including an intentional misspelling. These small movements tend to spread from person to person via social networks, blogs, direct email, or news sources. Basically, it provides some amusement to an individual and that person feels the need to share with others, thus the movement.

Why create an Internet Meme?

For no other reason than the fact that they are hilarious!

How does the contest work?

Come up with a great internet Meme about financial education. Suggested topics include but are not limited to spending and saving, budgeting, building credit, credit-debt cycle traps, credit scores/reports, investing, buying goods and services, earning income, identity theft, and insurance.

Competition Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. BY PROVIDING A SUBMISSION, THE SUBMITTER AGREES TO BE BOUND BY THESE OFFICIAL RULES AND THE DECISIONS OF THE JUDGES, WHICH SHALL BE FINAL IN ALL RESPECTS.

This competition is sponsored by the MFEC. The goal of the meme competition is to obtain financial education themed memes to be shared throughout social media, to promote financial literacy.

- Contest eligibility is limited to middle school and/or high school students across Montana.
- Your work must be original – do not just submit something someone else has done. It is permissible to use common common meme images as long as you write your own caption. If you have sourced the image from another site, please ensure that the image is free of any copyright restrictions.

- You agree that the quotes you submit are your own. If they are not, then we kindly ask that you do not plagiarize content. If you are using someone else's quote, please provide the source for the quote.
- The image cannot contain any watermarks (your own or someone else's.)
- Memes entries should be saved and sent to us in one of the following image formats: .jpg, .png, or .gif files.
- Submit as many entries as you like, just make sure they are original.
- The submission deadline is midnight Mountain Standard Time, **Day, DATE**. Submissions after that time will not be considered. The MFEC does not accept responsibility for late or lost entries. Proof of sending is not proof of receipt.
- Winners will be selected on the basis of MFEC Board judgement. Winner(s) announced **Day, DATE**.
- Prizes are non-transferable.
- For any contestant under the age of **18**, prizes will be sent to a parent or legal guardian.
- MFEC reserves the right to suspend, modify or terminate the contest due to insufficient quality or quantity of entries.
- Violence, profanity, sexually explicit content, libel and/or attacks on individuals or organizations may not be depicted in any form. Memes should not invade privacy, reveal other people's personal information, or exhibit predatory behavior. Memes must not contain material that promotes discrimination based on race, gender, disability, sexual orientation, or age.
- MFEC reserves the right, at its sole discretion, at any time, to disqualify any entry it deems to be offensive, inappropriate, derogatory, and/or libelous or not in keeping with the competition theme, or that is otherwise not in compliance with the contest rules.
- MFEC does not endorse the content of any memes created for this Contest other than finalists' entries.
- Entering the Contest grants the MFEC permission to make public and otherwise use an entrant's name and meme for publicity purposes.
- Participation constitutes the entrant's full and unconditional agreement to and acceptance of these Official Rules. By participating in the Contest, the entrant is representing and warranting that he/she has read and understood, and agrees to be bound by, these rules. Including the guides and rules referred to herein, these Official Rules constitute the entire agreement between the entrant and the MFEC in relation to the Contest. They govern the entrant's participation and supersede any prior or other agreements between the entrant and the MFEC relating to the Contest.

How to Enter

After you find an image and create your meme you can submit your meme entrie(s) directly to the MFEC via our [online submission/release form](#).

Or..

Submit your entry by emailing it to (Insert Content Here). Use “(Insert Content Here) Meme Contest” as the subject line.

For your entry to be considered, include the following in your email:

- Your name, address, email, age, grade in school, and school name. [what else?](#)
- Your meme as an attachment

Contest Timeline

- (Insert Date) – Contest opens, memes may be submitted
- (Insert Date) – Voting period begins, members of the public may vote on as many memes as they would like
- (Insert Date) – Both submission and voting end at 11:59 PM MST
- (Insert Date) – Winners announced

Selection Process

Finalists Selection: MFEC Board Members will review entries and select the finalists. Selection will be based upon:

- Originality – How unique the meme is, including use of original images or original editing of images
- Importance – The prominence of the financial education topic(s) addressed by the meme
- Wit/Humor – How funny the meme is

On [Day, DATE](#), finalists will be notified via email that their entry has been selected for the final round. The finalists’ entries will be posted to an album on the MFEC Facebook page and opened for voting.

Voting:

The voting period will run from [Day, DATE](#) to [Day, DATE](#), at 5:00 p.m. (MST). The winning memes will be the top three entries with the most “likes” on Facebook at the time the voting period ends. Voting is open to all.

Awards

A total of (#) awards will be given. Entrants who have more than one meme win may win more than one prize.

- One 1st prize winner — \$500
- One 2nd prize winner — \$250
- One 3rd prize winner — \$100
- Three runners-up — \$50 each



Please summarize one success and one challenge from your organization



MFEC Quarterly Board Meeting December 8, 2020, 1-3 p.m.

Join Zoom Meeting

<https://mt-gov.zoom.us/j/91293173600?pwd=dFkzd21xMTlwYmVGNFhYazI5eUVDQT09>

Meeting ID: 912 9317 3600

Password: 716444

Dial by Telephone

+1 646 558 8656 or 406 444 9999

Meeting ID: 912 9317 3600

Password: 716444

Find your local number: <https://mt-gov.zoom.us/j/91293173600?pwd=dFkzd21xMTlwYmVGNFhYazI5eUVDQT09>

Join by SIP

[91293173600@zoomcrc.com](https://mt-gov.zoom.us/j/91293173600?pwd=dFkzd21xMTlwYmVGNFhYazI5eUVDQT09)

Join by H.323 (Polycom)

162.255.37.11##91293173600

Join by Skype for Business

<https://mt-gov.zoom.us/skype/91293173600>

Meeting Agenda

1:00 p.m. Roll Call to Establish Quorum

1:10 p.m. Voting Items

- Approval of September 2020 Meeting Minutes (**Voting Item**)
- Consideration of any new board members (**Voting Item**)
 - Brittani Hissom – First Interstate Bank Foundation

1:20 p.m. National Jump\$tart Update from Western States Regional Director Variny Yim

1:50 p.m. Treasurer's Report

- Review attached financial report

2:00 p.m. General Business/Outreach Committee Update

- Montana Partnership to End Childhood Hunger 8-Step Plan (Megan)

- Mini-Grant Update
 - Five of seven recipients have requested and been issued an extension (6/30/21)
- 2021 Meeting Dates
 - March 9, June 8, September 14, December 7
- Executive Officer Terms Expire March 2021
- MFEC Calendar
- Meme Contest

2:10 p.m. Native American Committee

- General Update

2:20 p.m. K-12 Committee

- General Update

2:30 p.m. Elder Fraud and Financial Exploitation Prevention Committee

- General Update

2:40 p.m. Member Go-Around: Share Success/Challenge

Adjourn No Later Than 3 p.m.

Tentative Next Meeting: March 9, 2021



Board of Directors
(As of 12/1/2020)

No.	Name	Organization	Title	Committees	Phone/Email
1	Chris Romano, President	Division of Banking and Financial Institutions	Non-Depository Bureau Chief	Outreach (Chair) and Financial Review	406-841-2928 cromano@mt.gov
2	Jennell Huff Vice President	Bank of the Rockies	Customer Service Representative/ Maintenance Specialist	Elder Fraud Prevention (Chair), Financial Review (Chair) and K-12	406-686-4204 jhuff@bankoftherockies.com
3	Bruce Brensdal, Treasurer	Retired (Montana Board of Housing)		Conference and Financial Review	406-459-1215 bbrensdal@gmail.com
4	Rhonda Krieger, Secretary	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst – Regional Outreach & Operations	K-12, Financial Review, 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	Lynne Egan	Montana Commissioner of Securities and Insurance	Deputy Commissioner of Securities	Conference	406-444-4388 legan@mt.gov
7	Marsha Goetting	MSU Extension - Bozeman	MSU Extension Family Economics Specialist	Elder Fraud Prevention	406-994-5695 goetting@montana.edu
8	Megan Vincent	MT Office of Public Instruction	Family & Consumer Sciences Education Specialist	K-12	406-444-3599 mvincent2@mt.gov

9	Pam O'Reilly	Montana Bankers Association	Association Services Director	Elder Fraud Prevention, Outreach, and Native American	406-441-4703 pam@montanabankers.com
10	Ryan Egebrecht	Wells Fargo	Personal Banker II	Elder Fraud Prevention	406-457-4595 Ryan.a.egebrecht@wellsfargo.com
11	Tim Summers	AARP	State Director	Elder Fraud Prevention	406-457-4701 tsummers@aarp.org
12	Karissa Trujillo	Homeword, Inc. - Missoula	Operations and Program Director	Conference	406-532-4663 x 12 karissa@homeword.org
13	Sean Thomas	EverFi	Schools Manager	K-12	208-731-7746 sthomas@everfi.com
14	Michael Hagenlock	Montana Department of Public Health & Human Services	Adult Protective Services Bureau Chief	Elder Fraud Prevention	406-594-0105 mhagenlock@mt.gov
15	Laura Bolstad	NeighborWorks	Homeownership Center Director	Elder Fraud Prevention	406-216-3505 lbolstad@nwgf.org
16	Summer Red	AFCPE	Professional Development Manager	Native American	406-465-5560 summerred@gmail.com
17	Tonya Plummer	Island Mountain Development Group	CDFI/Banking Business Development Officer	Native American (Chair)	406-890-4911 tonya.plummer@islandmtn.com
18	Cheryl Cohen	Montana Board of Housing	Division Administrator	Conference	406-841-2826 cheryl.cohen@mt.gov

Delegations

Name	Organization	Title	Committee	Phone/Email
Stacey Black	First Interstate Bank Foundation - Billings	Grant Administrator		406-255-5393 stacey.Black@fib.com
Joe DeFilippis	Montana Board of Housing	Operations Manager		406-841-2826 Joseph.DeFilippis@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 Trujillo, Rhonda Krieger, Cheryl Cohen, 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, Chuck Munson, and Laura Bolstad

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

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

Native American: Tonya Plummer (Chair), Summer Red, Rhonda Krieger, Pam O'Reilly, and Al Ward

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

MFEC Meeting Minutes – 3rd Quarter September 22, 2020

Directors on Zoom Call:

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President
- Bruce Brensdal (Montana Board of Housing), Treasurer
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Chuck Munson (Montana Office of the Attorney General, DOJ, OCP)
- Megan Vincent (Montana Office of Public Instruction)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Summer Red (AFCPE)
- Laura Bolstad (NeighborWorks)
- Kat Healy (First Interstate Bank Foundation)
- Marsha Goetting (MSU Extension)
- Sean Thomas (EverFi)
- Karissa Trujillo (Homeword, Inc.)
- Cheryl Cohen (Montana Board of Housing)
- Tonya Plummer (Island Mountain Development Group)

Proxies and Guests on Zoom Call:

- Joel Schumacher (MSU Extension)
- Linda Leffler (Division of Banking & Financial Institutions)
- Al Ward (AARP)

Directors Absent:

- Ryan Egebrecht (Wells Fargo)
- Pam O'Reilly (Montana Bankers Association)
- Tim Summers (AARP)
- Michael Hagenlock (Adult Protective Service)

Minutes

The meeting began at 1:04 p.m. Directors introduced themselves and quorum was established. Bruce moved to approve minutes as amended, Summer seconded. Motion carried, and minutes were approved as amended.

Financial Report

Bruce presented the financial report with \$11,173 in checking and \$20,413 in the CD account for a total balance of \$31,586. Reviewed recent spending related to the conference (\$8,140) and grants (\$5,250) and noted we made \$4,300 on the 2020 calendar. Joel asked if grant recipients had issues with being able to apply grant funds. Chris has talked to some and gave extensions given to a few to use dollars by middle of next year, June 30, 2021 since original

deadline was December 2020. Teachers are trying to adjust original grant program ideas to meet their current needs and logistics.

Chris will provide an update on that at next meeting after reaching out to others that he has not talked with yet to see if they will have any issues using the grant funds.

General Business

Chris provided an overview of general business. Jump\$tart has been quiet recently and canceled the National Educators Conference. Chris notified our recipients of awarded scholarships that the conference was cancelled but we can decide about honoring them for next year. Jump\$tart did not host a virtual conference either.

Updating board list – Kendra Edlin left her position at Montana Credit Union Network and is no longer on MFEC going forward. Please review enclosed list with committee assignments to ensure we are capturing accurate lists with all current members. Let Chris know of any changes.

Need to recruit more representation on Native American Committee (NAC) – Tonya Plummer will let Chris know delivery of financial information to native communities to address the group and discuss restarting the committee. Al Ward mentioned they are working with 5 of the tribal colleges. He has contacts to reach out on possible members for committee. Will work with Chris on list of names.

Elder Fraud Committee

Jennell provided a summary of the Elder Fraud Committee. Fraud increases in times of stress, so more issues are impacting people. Legal Documents clinic was cancelled and being moved to Helena but date TBD. There was a virtual walk to end Alzheimer's in Bozeman and Marsha participated as well as Rocky Mountain Bank. Al said that AARP doing Voices of Montana radio show still. Montana US Attorney Kurt Alme was a recent guest on elder abuse and next guest is Dawn Temple from DOJ to talk about Cyber Crime. It is the 16th month of the broadcast. Al said will be holding an in-person training on fraud with COVID-19 fraud info at community center in Billings with groups up to 25 people and will be doing virtual training and outreach. Al also giving a virtual training on cybercrime. Chair of prevention education and subcommittee and have done 60 presentations since started. Chuck also participates in the presentations.

Chuck talked about the eastern Montana elder justice committee and that it involves elder fraud and outreach. They are seeking a 2-year extension of the term with Governor's office. Original term was for December of 2020 and want to amend term until December 31 of 2022. Have few new participants on committee from several different disciplines. Looking for opportunities for virtual trainings that are available and have had some success with this approach. Related to all types of fraud based on agency delivering training. Giving training to MT CU Network and will get a list of participating credit unions.

K-12 Committee

Megan provided an update. Committee will be meeting in next month or two rather than August as originally planned. Looking for a new member since Kendra is gone. Postponed most of what we were talking about due to COVID-19. Relies heavily on what teachers will be able to do and now continuing education is online too.

Chris asked how teachers are feeling. Megan said based on her conversation still lots of stress because of live-streaming and online at same time which causes issues with online learning. Poplar is going fully remote on Monday from hybrid approach. First school going to full online learning. Schools will not be held to assessments because tests weren't taken.

Some schools have restricted electives and are focusing on main courses. Will affect courses like financial education, etc.

Should look at ideas for teacher recognition for getting through the major difficulties of teaching students in the current pandemic environment.

Outreach Committee

Outreach – meme contest and draft of parameters around contest. Please let Chris know if you have feedback on draft of meme calendar contest.

Calendar content ideas – no other options for artwork to tap into currently. Need to assess sponsor list for next year's calendar. Chris will work directly with past sponsor organizations to see who is still able/interested in sponsoring calendar. Review of meme rules discussed by group to refine document.

Native American Committee

Tonya Plummer said that a major challenge is delivery of financial education to Native American communities. Value face-to-face connection but hard to do with COVID-19. Hard to teach savings because of cultural beliefs about family and community. Need to explain concepts of financial education/literacy and how it applies to the native communities. More about basics and inspiring mind set shift in a culturally relevant way.

Member Success/Challenge

Board Members and/or Proxies shared successes and challenges within their organizations.

Laura Bolstad – update. Not open to foot traffic so are doing phone calls and virtual options for counseling. Education is still strong for homeownership. People not interested in 6-month saving process before they do something – not much interest in their program. Not actively doing marketing or outreach because of COVID-19 but still not getting any interest in program. (The United Way and Emergency Savings program). Real estate booming here. They are seeing issues with first time owners in higher population areas and higher Bozeman/Kalispell/Missoula have more issues but not in Helena.

Megan Vincent – update. Shift in providing training for creating courses online and supporting them with technical assistance. Shift with OPI handling professional learning and development and mentioned need to include financial literacy.

Karissa Trujillo – update. Strong homeowner education buyer numbers. Markets shifts showing that out-of-state buyers are waiving inspection and making offers over asking price. Average home price \$360k. Launched skill-building class online and financial skill-building class but have not had a large increase in participation so working on marketing and will reach out to partner agencies. Local initial landlord liaison to increase number of rentals available to renters with barriers.

Cheryl Cohen – update. Assistance bump in August of 570 applications and sent to previous applicants that were declined before. Currently there are 1,700 active applications and there has been \$3.3 million awarded. Working with NeighborWorks to increase partnerships from 10-15. More notices of pending evictions. Plans to educate people about CDC evictions moratorium.

Sean Thomas – update. Busy time providing remote resources for teachers. Challenge is that teachers are overwhelmed and don't know what their schedule looks like with classes to teach and cutting electives. School budgets are done right now but EverFi is helping out. Sean is not traveling but, on the phone, and video calls with teachers helping to get more districts setup with resources. Pledged \$100 million for Diversity and Inclusion education in this area.

Lynne Egan – update. Will be holding a tele-town hall next week and have placed over 50,000 calls. Chuck and Lynne are presenting on scams mostly to 50 and older audiences.

Kat Healy – update. Launched Big Sky Biz Sim stock market simulation with MCEE, Volunteer Day across 6 states - 900 employees participated with COVID-19 restrictions. Gearing up for Get Smart About Credit and engage school partners.

Marsha Goetting – update. Not traveling so working to develop and update guides on selecting an estate planning attorney. Collaborated with AARP on Tuesday Tips and had 264 people attend first session. Received many questions but not able to answer them all so looking at email to answer additional questions. MSU Billings wanted some estate planning meetings also.

Chuck Munson – update. Numbers are approaching 3,000 complaints of scams with office but still not much above 2018 numbers. Outreach and adapting with new issues have been successful but it is hard to reach some of their audience base if they are elderly etc.

Tonya Plummer – update. Fort Belknap success: goal to provide financing mechanism for homeownership and chose CDFI model. Teaching financial literacy first as a base for homeownership to parents and grandparents and those working in community. Approved by tribal council to be an independent nonprofit and now a CDFI.

Summer Red – update. Has extra funding but not extra staff in time of crisis. Still have financial counseling available and scholarships for education courses and for people of color/native for counseling certification and for non-profits.

Rhonda Krieger – update. Reported that hosted Economics Challenge as in-person event before shutdowns but did not host the Personal Finance Challenge in April. Some states did a virtual competition, but we were not able to provide resources and teachers were too busy to focus on teams creating virtual presentations. Looking to see what options are available for both competitions in 2021. Working with both the MCEE and MFEC on these events. Going forward and assuming based on communications from National Councils that these events will both be held as virtual competitions.

Jennell Huff – update. Challenge with solid foundation/relationship with schools but not able to connect with normal programs and visits. Bank has stayed engaged with senior customers and cross multi generation. Trying to keep up on training with elderly population and schools with new ideas

Al Ward – update. All 53 AARP offices in nation have been working from home and experiencing bandwidth issues in certain areas. Still wanting to give 5 scholarships at Native colleges but not able to connect easily to find participants. Not hosting any live events this year and looking forward to finding places that were not able to serve with in-person meetings but now can learn how to host more virtual meetings for underserved/rural areas

Bruce – living the dream Retirement! Going back to work though.

The Board of Directors meeting adjourned at 3:05 p.m.

Next Meeting: December 8, 2020 (Format TBD – most likely virtual)

Committee meetings should be held prior to next meeting so can provide a business update at December meeting.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description		Received	Payment	Balance	Reconciled	Account
		Ending Balance as of 11/29/2019				\$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	x	\$500.00		\$17,259.14		Conf
1/14/2020	1251	Bruce Brensdal - SoS Annual Rpt	x		\$20.00	\$17,239.14		Gen
2/21/2020		MBA - Conference	x	\$500.00		\$17,739.14		Conf
2/21/2020		Div of Banking - Conference	x	\$1,000.00		\$18,739.14		Conf
2/25/2020	1253	Sarah Newcomb - Conference	x		\$2,750.00	\$15,989.14		Conf
2/25/2020		AARP - Conference	x	\$1,000.00		\$16,989.14		Conf
2/25/2020	1254	Delta Marriott - Conference	x		\$2,999.60	\$13,989.54	2/28/2020	Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	x		\$231.21	\$13,758.33		Conf
2/25/2020		Delta Marriott - FRB In-kind	x	\$1,500.00	\$1,500.00	\$13,758.33		Conf
3/6/2020		OPI - Conference	x	\$500.00		\$14,258.33		Conf
3/9/2020		United States Liab Ins Co	x		\$1,249.00	\$13,009.33		Gen
3/13/2020		CSI - Conference	x	\$1,000.00		\$14,009.33		Conf
3/20/2020		Conference Regista	x	\$3,239.37		\$17,248.70		Conf
3/9/2020		State Print Graph - Conference	x		\$309.29	\$16,939.41	3/31/2020	Conf
3/24/2020		Chris Romano - Reimb Books Conference	x		\$265.86	\$16,673.55		Conf
4/15/2020		Chris Romano - Reimb Intertune	x		\$166.80	\$16,506.75	4/30/2020	Gen
4/14/2020		State Print Graph - Conference	x		\$83.50	\$16,423.25		Conf
5/27/2020		District 4 HRDC - Kiera Patera	x		\$750.00	\$15,673.25		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	x		\$750.00	\$14,923.25		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	x		\$750.00	\$14,173.25		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	x		\$750.00	\$13,423.25		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	x		\$750.00	\$12,673.25		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	x		\$750.00	\$11,923.25		Mini
5/27/2020		U M Financial Ed Program - Andrea Janssen	x		\$750.00	\$11,173.25	5/29 to 9/30/2020	Mini
10/15/2020		Calendar-FIB Foundation	x	\$500.00		\$11,673.25	10/30 to 11/30/2020	Cal
6/19/2019		CD Purchase	x	\$20,000.00		\$20,000.00		Gen
5/14/2020		CD Interest	x	\$413.01		\$20,413.01	5/14/2020	Gen
						\$31,586.26		
Receivable				\$42,302.38				
Payables				\$18,079.26				
2018 Balance Forward				\$7,863.14				
Current Balance				\$32,086.26				
Unrestricted Balance				\$32,086.26				

Montana Financial Education Coalition

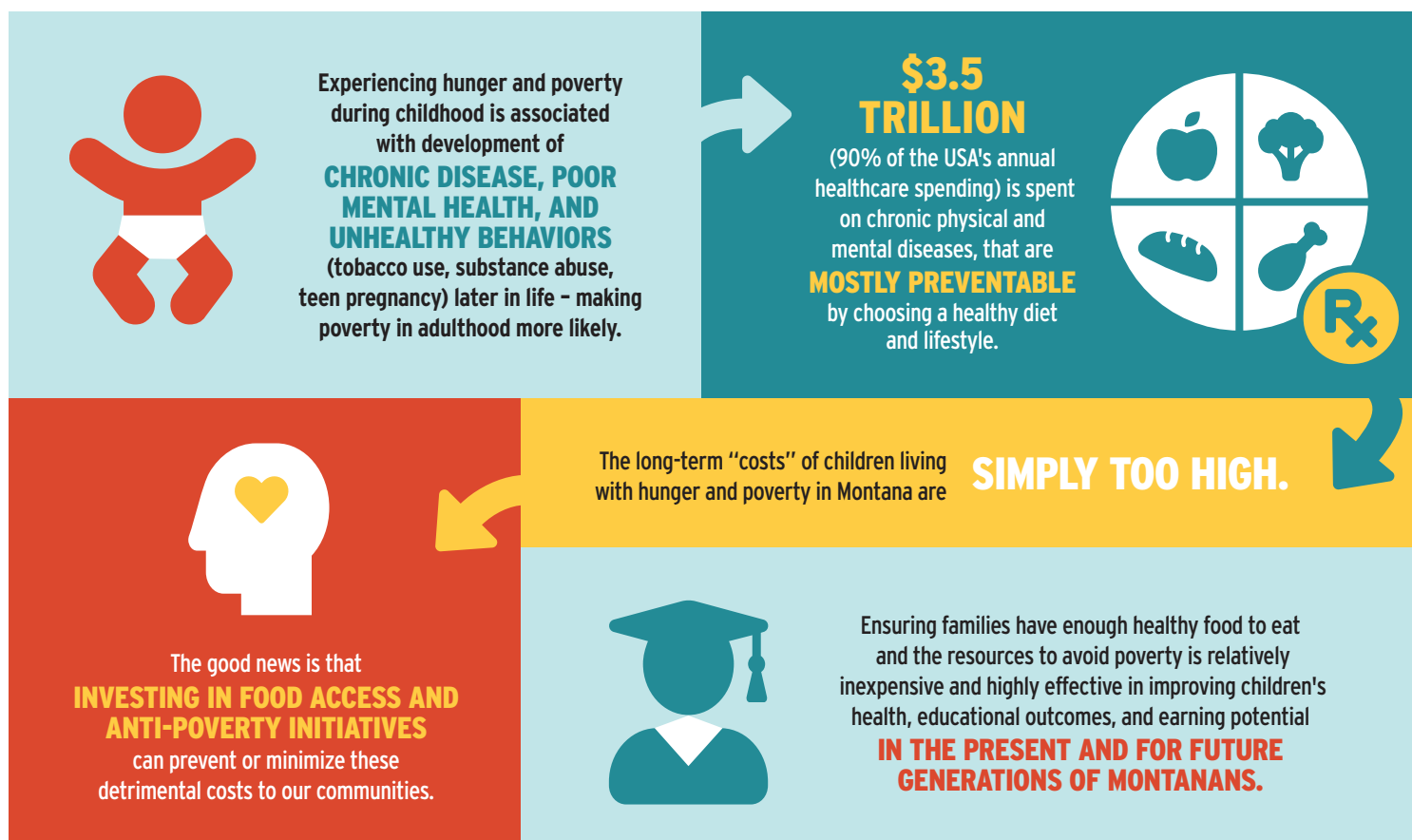
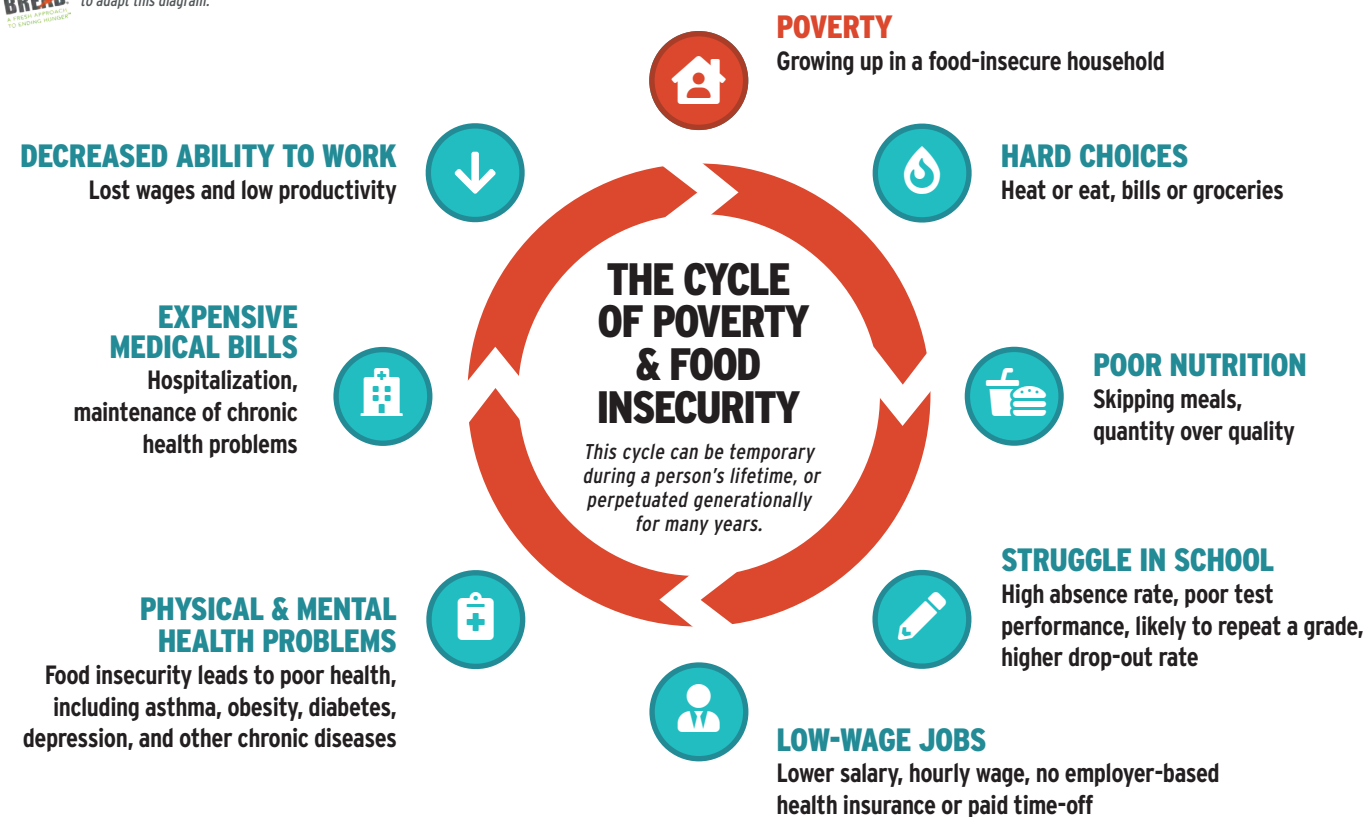
Check Register

Description

Montana Financial Education Coalition - Bank Account

2020

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
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
3/9/2020		United States Liab Ins Co	\$0.00	\$1,249.00	\$26,159.14		Gen
4/15/2020		Chris Romano - Reimb Intertune	\$0.00	\$166.80	\$25,992.34		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$26,405.35		Gen
Conference					\$0.00		
1/6/2020		AG DOJ - Conference	\$2,500.00	\$0.00	\$2,500.00		Conf
1/6/2020		MT Housing - Conference	\$2,000.00	\$0.00	\$4,500.00		Conf
1/29/2020		MSU Ext - Conference	\$500.00	\$0.00	\$5,000.00		Conf
2/4/2020		FIB Fd - Conference	\$500.00	\$0.00	\$5,500.00		Conf
2/21/2020		MBA - Conference	\$500.00	\$0.00	\$6,000.00		Conf
2/21/2020		Div of Banking - Conference	\$1,000.00	\$0.00	\$7,000.00		Conf
2/25/2020	1253	Sarah Newcomb - Conference	\$0.00	\$2,750.00	\$4,250.00		Conf
2/25/2020		AARP - Conference	\$1,000.00	\$0.00	\$5,250.00		Conf
2/25/2020	1254	Delta Marriott - Conference	\$0.00	\$2,999.60	\$2,250.40		Conf
2/25/2020	1252	Linda Leffler - Reimb for Spkr Gifts	\$0.00	\$231.21	\$2,019.19		Conf
2/25/2020		Delta Marriott - FRB In-kind	\$1,500.00	\$1,500.00	\$2,019.19		Conf
3/6/2020		OPI - Conference	\$500.00	\$0.00	\$2,519.19		Conf
3/13/2020		CSI - Conference	\$1,000.00	\$0.00	\$3,519.19		Conf
3/20/2020		Conference Regista	\$3,239.37	\$0.00	\$6,758.56		Conf
3/9/2020		State Print Graph - Conference	\$0.00	\$309.29	\$6,449.27		Conf
3/24/2020		Chris Romano - Reimb Books Conference	\$0.00	\$265.86	\$6,183.41		Conf
4/14/2020		State Print Graph - Conference	\$0.00	\$83.50	\$6,099.91		Conf
Grants:					\$0.00		
5/27/2020		District 4 HRDC - Kiera Patera	\$0.00	\$750.00	-\$750.00		Mini
5/27/2020		Helena Habitat for Humanity - Morgan Marks	\$0.00	\$750.00	-\$1,500.00		Mini
5/27/2020		MSU Extension, Big Horn County - Holly Miner	\$0.00	\$750.00	-\$2,250.00		Mini
5/27/2020		Glacier County MSU Extension - Kari Lewis	\$0.00	\$750.00	-\$3,000.00		Mini
5/27/2020		NACDC Financial Services - Matt Harrington	\$0.00	\$750.00	-\$3,750.00		Mini
5/27/2020		NeighborWorks Montana - Logan Smith	\$0.00	\$750.00	-\$4,500.00		Mini
5/27/2020		U M Financial Ed Program - Andrea Janssen	\$0.00	\$750.00	-\$5,250.00		Mini
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

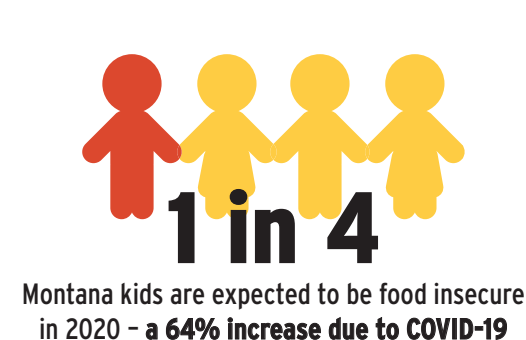


More information about the statistics shared in this document can be found at: WWW.MTPECH.ORG



Chronic hunger is an issue that impacts our economic, education, and healthcare systems.

When we allow Montana kids to grow up hungry, it has wide-ranging and long-lasting effects on individual success, family stability, the economy, and our collective prosperity.



our mission

The Montana Partnership to End Childhood Hunger strengthens families and communities by securing equitable access to healthy food, activating collaboration between diverse stakeholders, increasing education, and advocating for sustainable solutions to hunger and poverty in our state.

our vision

Montanans unite to end childhood hunger at its root causes so everyone can shape their own futures, build thriving communities, and make our state stronger.

our goals

EQUITABLE ACCESS & QUALITY
POLICY & ADVOCACY
AWARENESS & NARRATIVE
SUPPORT & ENGAGEMENT

*Pre-pandemic data



STEP

GOAL

2010 BASELINE → PROGRESS MADE

2020 BENCHMARK



Provide a
nutrient-rich
breakfast for
all Montana
school children

1

Increase the number of school breakfast programs

83% → 93% SERVE BREAKFAST

95% SERVE BREAKFAST

Increase percentage of Montana students
participating in school breakfast programs

17% → 23% PARTICIPATE

25.5% PARTICIPATE

Offer universal free breakfast

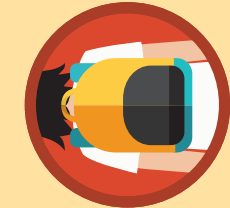
30.5% OF SCHOOLS

40.5% OF SCHOOLS

Offer other expanded/alternative breakfast programs
such as Breakfast In the Classroom and Grab-N-Go

41.3% OF SCHOOLS

75% OF SCHOOLS



Provide
nutrient-rich
meals for
children during
out-of-school
time

2

Provide meals through BackPack Programs (BkPnP)

22 SCHOOLS → 222 SITES

235 SITES

Increase access to School Pantry Programs

0 → 60 SCHOOL PANTRIES

63 SCHOOL PANTRIES

Increase Summer Food Service Program (SFSP) participation

663 → 12,150 CHILDREN
AT 267 SITES

12,150 CHILDREN
AT 267 SITES

Increase number of SFSP meals distributed

682,351 MEALS

682,351 MEALS

Increase number of afterschool meal sites

204 → 268 OPI SITES
11 → 23 CACFP SITES

268 OPI SITES
23 CACFP SITES

Increase number of afterschool meals

NEW METRIC USED TO TRACK
AFTERSCHOOL MEALS STARTING IN 2020

OF OPI MEALS
OF CACFP MEALS



Guarantee
that all eligible
families have
access to
public food
programs

3

Maximize participation in: Supplemental Nutrition
Assistance Program (SNAP), Supplemental
Nutrition Program for Women, Infants and Children (WIC),
Food Distribution Program on Indian Reservations (FDPPIR),
National School Lunch Program (NSLP), and the
Fresh Fruit and Vegetable Program (FFVP)

SNAP 75% → 87% PARTICIPATED (2016)

90% PARTICIPATE

WIC 20,274 → 15,443 PARTICIPATED

16,000 PARTICIPATE

FDPPIR 2,568 → 3,500 PARTICIPANTS

3,850 PARTICIPANTS

NSLP 56% → 49.5% PARTICIPATED

52% PARTICIPATE

FFVP 110 → 207 SCHOOLS (41,355 STUDENTS)

207 SCHOOLS



Increase
access to
healthy,
affordable,
locally grown
food

4

Increase the number of farm to school (F2S) programs

40 → 468 SCHOOLS

475 SCHOOLS

Increase number of sites (Farmers' Markets, CSA,
farm stands) that accept SNAP

8 → 24 MARKETS

29 MARKETS

Increase number of vendors that accept WIC

2010 BASELINE 0 → 121 FARMERS

127 MARKETS

Increase D\$D (Double SNAP Dollars) sites;
including grocery stores

2015 BASELINE 0 → 22 SITES

26 SITES



Promote
healthy eating
for pregnant
and nursing
women; and
breastfeeding
support for
new moms
and babies

5

Work with community groups to promote breastfeeding

82% → 91% BABIES EVER BREASTFED

MAINTAIN AT OR NEAR 90%

Increase the number of public work sites informed of and
observing federal Breaktime for Nursing Mothers Act

UNKNOWN # OF WORK SITES → 15 WORKSITES

50% WORK SITES

Increase participation of WIC eligible pregnant women
(based on Medicaid enrollment)

66% → 50.3% PARTICIPATED

52% PARTICIPATION

Increase the number of birthing hospitals designated &/or
enrolled in the Baby-Friendly Certification (BFC) Process

1 → 11 HOSPITALS

12 HOSPITALS
11 MAINTAIN CERTIFICATION
WORK WITH 1 IN PROCESS



Improve
adequacy and
quality of food
distributed
through the
emergency
food system

6

Expand distribution levels among emergency food providers
as needed to meet demand for food

13.2 MILLION MEALS → 17 MILLION MEALS

18.7 MILLION MEALS

Increase access to fresh produce by increasing
access through MFBN

1.5 MILLION LBS → 2.76 MILLION LBS

3.04 MILLION LBS

Strengthen relationships and increase donations
between food retailers and MFBN agencies

3.6 MILLION LBS
DONATED BY 45 STORES → 74 MILLION LBS
DONATED BY 85 STORES
19 PARTNER AGENCIES → 42 PARTNER AGENCIES

8.1 MILLION LBS DONATED
BY 93 STORES
45 PARTNER AGENCIES



Offer
education to
children and
families on
making smart
food choices
and leading an
active lifestyle

7

Ensure teaching nutrition and dietary behavior remain
a priority by increasing schools and early childhood
centers (ECE) participating in HOM

0 → 127 SCHOOLS AND
AFTERSCHOOL PROGRAMS
0 ECE → 60 ECE

135 SCHOOLS AND
AFTERSCHOOL PROGRAMS
65 ECE

Increase access to and participation in SNAP-Ed and the
Expanded Food and Nutrition Education Program (EFNEP)

SNAP-ED OR EFNEP AVAILABLE IN 20 COUNTIES
AND ON 6 RESERVATIONS

IN 20 COUNTIES AND ON 7
RESERVATIONS

Promote nutrition and physical activity in schools
through the school wellness committees

53% → 50.8% OF DISTRICTS

55% OF DISTRICTS



Increase
opportunities
for financial
education for
students and
adults

8

Increase the number of schools that offered
financial education classes per school year

100 MONTANA SCHOOLS (MIDDLE & HIGH SCHOOL)

105 SCHOOLS
GOAL OF 5% INCREASE/YR

Increase the number of communities that offered
financial education training

50 MONTANA COMMUNITIES

60 COMMUNITIES
GOAL OF 10% INCREASE/YR

Increase the number of adults that received
financial education training

550 ADULTS

600 ADULTS
GOAL OF 10% INCREASE/YR



Please summarize one success and one challenge from your organization