



**Financial Education Resources for  
High School Students and Beyond**  
**Dial (866) 820-9684, access code 3613515137**



LIKE US ON FACEBOOK: [FAME Education](#)

# Today's Topics

- Salt Financial Education
- National Endowment for Financial Education
- Maine Financial Scholars
- Maine-Based Financial Education Services Clearinghouse



# Presenters



**Mary Dyer**  
*Finance  
Authority of  
Maine*



**Joanne Dashiell**  
*American Student  
Assistance*



**Debra Kantor**  
*University of Maine  
Cooperative  
Extension*



**Maddy Murphy**  
*Everfi*

# Extending Our Reach, Amplifying Our Impact



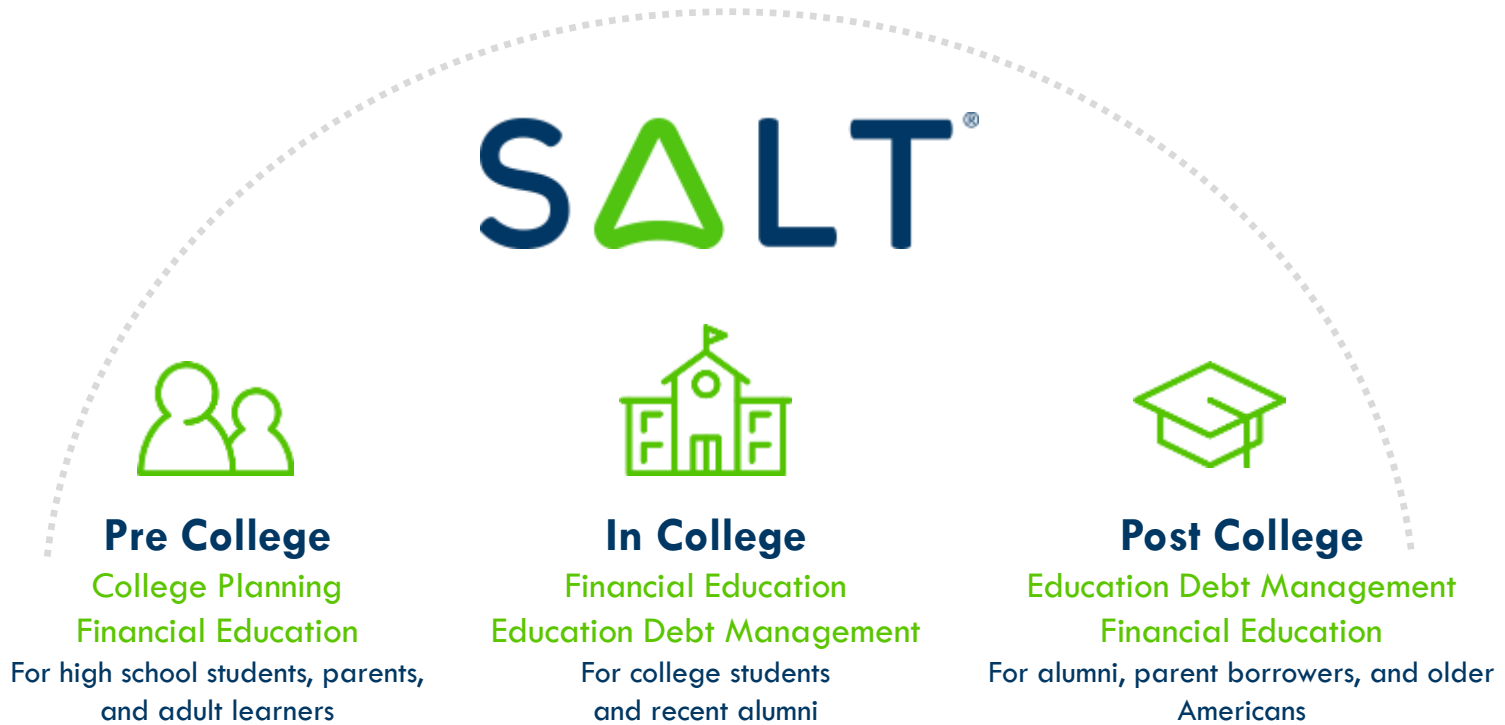
**American  
Student  
Assistance®**



**SALT®**

**More than 300  
participating partners**  
**Over 1,320,000  
activated members**

*Works for ME* ✓



By engaging them at the point of enrollment, during and after they're in school, Salt helps them think differently about their finances and the money many borrow to pursue higher education.

*Works for ME* ✓

**Welcome To Salt!**  
Select an item below to get the advice, guidance, and motivation you need to succeed—now and down the road.

My Salt   **To-Do List (4)**   Browse

**Choose, Save, And Track What You Learn**  
Start achieving your goals. Choose what to learn next, and keep track of everything you've completed.

**read** Added

**3 Big Differences Between Debit Cards And Credit Cards**  
Debit and credit cards work differently. Knowing how they each process transac...  
Tags: [credit cards](#), [banking](#), [credit](#)  
★★★★☆ (19)   4m.

**download** Added

**The Step-By-Step Guide To Attending Your Dream Coll...**  
From grades 9 to 12, high school students can take specific actions to best posit...  
Tags: [college planning](#), [school choice](#)  
★★★★☆ (5)   42m.

**try** In Progress

**Find Free Money For School With Scholarship Search**  
Scholarships allow you to cover education costs for free. Find awards you qualif...  
Tags: [scholarships](#), [scholarship search](#)  
★★★★☆ (1,088)   15m.

**FAME**  
FINANCE AUTHORITY OF MAINE

Goal 1: **Plan School Costs** [Change](#)

**Progress**

**Salt Courses** [Open](#)

**Employment** ✓

**Budgeting** ✓

**Credit & Debt Mgmt** ✓


**Scholarship Search**  
Status: **In Progress** [Open](#)  
Updated: February 28, 2017

**Debt Organizer**  
Total Owed: **\$37,868** [Open](#)  
Updated: September 30, 2016

*Works for ME* ✓


**SALT** Courses

[English \(en\)](#)
[Hide blocks](#)
[Full screen](#)




Budgeting

[Start Course >](#)




Credit and Debt Management

[Start Course >](#)




Educational Planning

[Start Course >](#)




Employment

[Start Course >](#)




Fundamentals

[Start Course >](#)




Internships, Incomes & Careers

[Start Course >](#)




Money Management

[Start Course >](#)




Risk Management

[Start Course >](#)



Saving and Investing

[Start Course >](#)



**Support** ☰

If you need any assistance with Salt Courses, please contact Member Support.

Chat with Salt

[LIVE CHAT ONLINE](#)

or call us at 855.469.2724.

**Call Center Hours of Operation**  
 Mon - Thu: 8 a.m. - 10 p.m. ET  
 Fri: 8 a.m. - 5 p.m. ET  
 Sat: 9 a.m. - 6 p.m. ET  
 Sun: 11 a.m. - 8 p.m. ET

**Navigation** ☰

- [Home](#)
- [My home](#)
- [My profile](#)
- [My SALT Courses](#)

**Administration** ☰

- [My profile settings](#)

# Scholarship Search Tool

- 1. Location
- 2. Education
- 3. Background
- 4. Work
- 5. Activities

Scholarships providers want to help you further your education. Tell them what you want to learn in the future.

Education Status

US student (US citizen/legal perm resident) x

Year In School

Intended Major

Animal Science/Dairy & Livestock Science x

Business x

Other x

Choose up to 20

High School GPA

3.30-3.39 x

SAT Score

1010-1050 x

[← Back](#)

Current Level

High School

Intended Enrollment

Full-time

Choose Level

High School Graduation Year

2016

Class Rank

I don't know

ACT Score

## Scholarship Results

Here are your personalized scholarship matches. Find ones to apply to, or update your search criteria to get more results.

More awards are added all the time, so see what's new or update your search criteria to get more results.

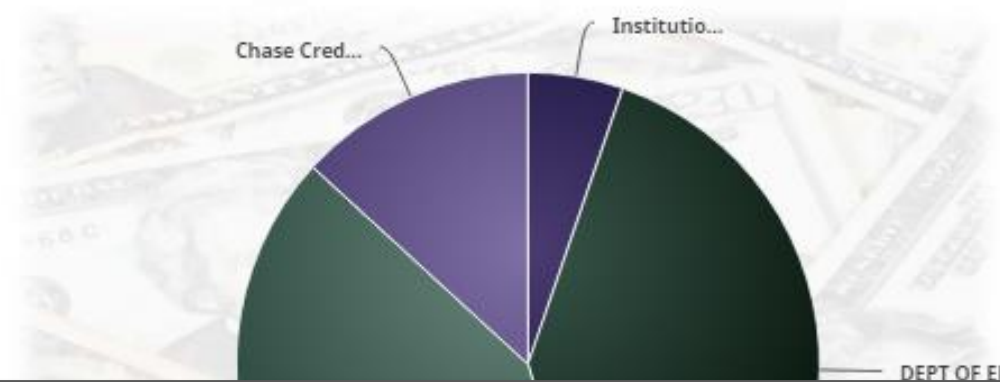
Update Search

Scholarships (80)	Award Amount
Mike Lozano Scholarship Deadline: 02/10/2017	\$5000
Moody's Mega Math (M3) Challenge Deadline: 02/17/2017	\$20000
You Deserve It Scholarship Deadline: 02/27/2017	\$1000
Niche "No Essay" Scholarship Deadline: 02/28/2017	\$2000
VIP Voice Scholarship Deadline: 02/28/2017	\$5000
CouragetoGrow.com Scholarship Deadline: 02/28/2017	\$500
Humanity Rising Service Challenge Deadline: 02/28/2017	\$2000



**Know What You Owe**

- Upload
- Add Debt
- Glossary
- Toggle



**My Federal Student Loans** *(click on a loan to see details)* Add Debt +

Type Of Debt	Name	Balance	Monthly Payment
➔ Direct Stafford Subsidized (SULA ELIGIBLE)	<b>DEPT OF ED/SALLIE MAE</b>	\$15,208.00	\$152.00
➔ Direct Stafford Unsubsidized	<b>DEPT OF ED/SALLIE MAE</b>	\$15,660.00	\$155.00
<b>My Total Federal Student Loan Debt:</b>		<b>\$30,868.00</b>	<b>\$307.00/Month</b>

**My Other Debt** Add Debt +

Type Of Debt	Name	Balance	Monthly Payment
➔ State/Institutional Student Loan	<b>Institutional Loan</b>	\$2,000.00	\$50.00
➔ Credit Card	<b>Chase Credit Card</b>	\$5,000.00	\$75.00
<b>My Total Debt (Not Including My Federal Student Loans):</b>		<b>\$7,000.00</b>	<b>\$125.00/Month</b>

**You Owe**

Home icon

**Start Here**

Browse

To-Do >

tool to see ...

*is for ME* ✓

## Stacking It Up

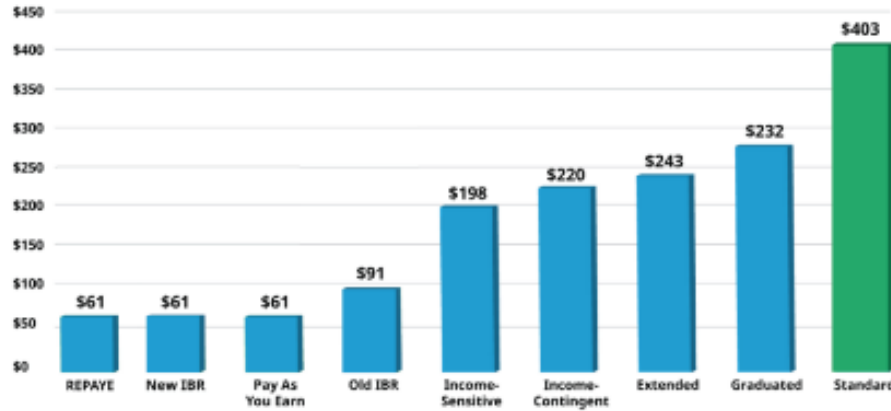
Borrowers often wonder which in figure out—most borrowers won't features of them all to help you fi

	<b>REPAYE</b>
Monthly payment	10% of disposable income
Eligible loan programs	DL
Forgiveness length	20 years (240 eligible payments) for undergrad loans only 25 years (300

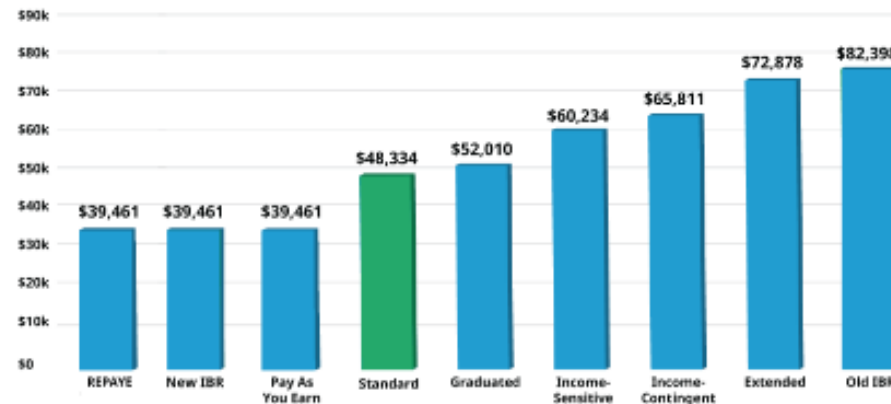
**SALT**  
**Consol**

## Stacking It Up

Here's what your monthly payments could look like under standard repayment compared to other plans:



With those large monthly payments, standard repayment puts you on a schedule to repay your loans relatively quickly. Using a different [repayment plan](#) to reduce those payments may look good, but that may let more interest build up—drastically increasing the total cost of your loan.



## All Repayment Info

### Plans

- (s) [GO NOW](#)
- (aries) [GO NOW](#)
- (s) [GO NOW](#)
- (ars) [GO NOW](#)
- (aries) [GO NOW](#)
- ents [GO NOW](#)
- ent [GO NOW](#)
- [GO NOW](#)
- erment [GO NOW](#)
- erment [GO NOW](#)
- ining [GO NOW](#)
- rollment [GO NOW](#)
- erment [GO NOW](#)
- ip [GO NOW](#)
- nt [GO NOW](#)
- Peace Corps Deferment [GO NOW](#)

# Financial Literacy Resources for Students

- Agenda
  - Who is NEFE
  - Curriculum for Teens
  - Financial Education for College Students



# The National Endowment for Financial Education (NEFE)

## *Mission:*

*NEFE inspires empowered financial decision-making for individuals and families through every stage of life.*

- NEFE is:
- Nonprofit 501(c)3
- Independent
- Self-funded private foundation
- NEFE resources are:
- Research based
- Unbiased
- Noncommercial
- Free

# Empowering Teens Since 1984

- Complete ready-to-go curriculum
- Relevant to teens, grades 8 – 12
- Easy-to-use, regardless of expertise
- Works in a classroom, workshop, or one-on-one
- Hands-on learning (Learn by Doing)
- Performance assessment (Show What You Know and Can Do)



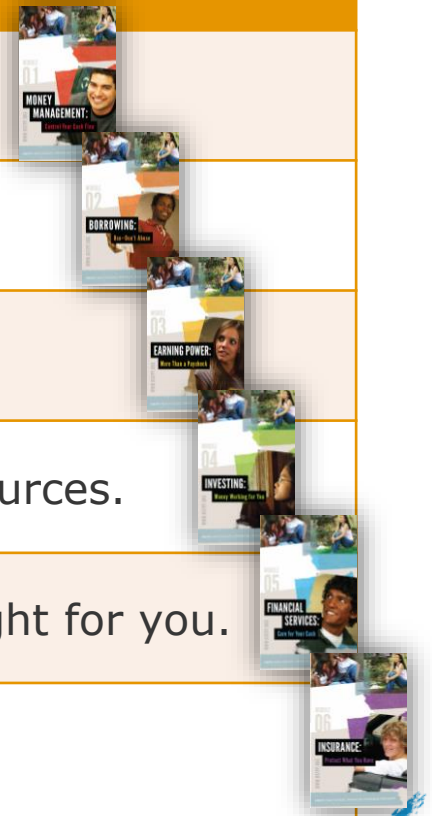
“This program equips you with everything that you need to teach.”

Allison, HSFPP Instructor, Sparta, OH

*Works for ME* ✓

# 6 Program Modules

Module Topics	Learning Outcomes
1. Money Management	Manage your spending.
2. Borrowing	Control your credit and debt.
3. Earning Potential	Boost your earning capacity.
4. Investing	Make the most of your financial resources.
5. Financial Services	Choose financial services that are right for you.
6. Insurance	Protect your financial resources.



*Works for ME* ✓

# HSFPP Fits into Existing Programs

- 45-minute lessons; use some or all
- Pick and choose lessons for own audience and goals
  - Example: Goals Lesson
    - + Spending Plan Lesson
    - + Investing Lesson
  - 3-hour workshop
- Plug and play with other resources
  - Example: Integrate investing lessons with stock market simulation
  - Example: Extend earnings lesson with IRS tax unit  
<https://apps.irs.gov/app/understandingTaxes/>



- One booklet per module
- Use one, some, or all
- Relevant to teen lives, ages 13-19
- Activities mixed with basic personal finance theory



*Works for ME* ✓



# Teacher Pack – Lesson Plan

HIGH SCHOOL FINANCIAL PLANNING PROGRAM

TEACHER LESSON PLAN  
**Lesson 2-5: Identity Fraud**

LEARNING TASKS	TEACHING NOTES	MATERIALS
<p>1. Participate in a scavenger hunt activity.</p>	<p style="text-align: right;">TIME ESTIMATE: 5-10</p> <p><b>PROCEDURE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Ask the students, "What's in your wallet?" Inform them they are going to go on a financial scavenger hunt. Show Slide 2 and find students that they have three minutes to find these items in wallets, backpacks, purses, or pockets. Instruct students to list and see how many of the items listed they currently have in their possession. [Do NOT mention that the lowest scores win.]</li> <li><input type="checkbox"/> Ask if any students think they have a score of 20. Then ask students who think they have at least 15 points or more.</li> <li><input type="checkbox"/> Now it's time to tell the students that this game is scored the one with the lowest score wins! Engage the students in a discussion on the potential dangers for various items:               <ul style="list-style-type: none"> <li>▪ Credit card – could lead to overspending; potential for someone to use without permission.</li> <li>▪ Social Security number on any of your cards – increase risk for identity theft.</li> <li>▪ Passwords, PINs, paycheck stubs, and deposit slips – could lead to unauthorized access to your information and bank accounts.</li> </ul> </li> <li><input type="checkbox"/> Finally, ask student what's so scary about having \$2 or more loose change? Tell them that if they put their loose change in a bank every night, the total collected could be anywhere from \$100 at the end of the month!</li> </ul> <p>SOURCE: Adaptation of Scavenger Hunt activity designed by CJ Jule, Executive Director of the Colorado JumpStart Coalition, 2011.</p>	<p>Out-of-class assignment Task Safe and Secure</p>
<p>2. Read about what happened to Jesse's dad (page 34). Participate in a discussion about ways people are victims of identity fraud.</p>	<p style="text-align: right;">TIME: 10</p> <p><b>PROCEDURE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Arrange for a student to read the story about Jesse's dad (page 34). Ask for one or two volunteers to share a story of instances when they or a family member were a victim of identity theft.</li> <li><input type="checkbox"/> [Slide 3] Transition into the lesson by telling the students they will learn about strategies to protect themselves from identity theft. Preview the Learning Outcomes in the Student Learning Plan. At the end of this lesson, the students should be able to apply strategies to protect their information.</li> </ul>	<p>Out-of-class assignment Internet</p>

©2014 National Endowment for Financial Education  
High School Financial Planning Program  
www.helpo.org  
2

HIGH SCHOOL FINANCIAL PLANNING PROGRAM

TEACHER LESSON PLAN  
**Lesson 2-5: Identity Fraud**

LEARNING TASKS	TEACHING NOTES	MATERIALS
<p>TAKING IT HOME Check your online privacy settings at home.</p>	<p><b>PROCEDURE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Assign students to check their computer security at home or on their laptops. This is an opportunity to review the school policies regarding computer use.</li> </ul>	<p>Out-of-class assignment</p>
<p>FURTHER STUDY Read and analyze the Consumer Bill of Rights released February 2012, entitled, "Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy."</p>	<p><b>PROCEDURE</b></p> <p>EXTENSION: More advanced students can read and analyze the Consumer Bill of Rights released February 2012, entitled, "Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy." <a href="http://www.whitehouse.gov/sites/default/files/privacy-final.pdf">www.whitehouse.gov/sites/default/files/privacy-final.pdf</a></p> <p>NOTES: Partner with your computer instructor or school IT staff for helpful materials, tips and websites. Consider inviting this person into your classroom to answer student questions.</p> <p>RESOURCES:</p> <ul style="list-style-type: none"> <li>▪ NPR story, "Online Privacy Acts No. 1 Principle Is Individual Control" available in print or as audio file: <a href="http://www.npr.org/blogs/thetwo-way/2012/02/23/147281055/online-privacy-acts-no-1-principle-is-individual-control?sc=email">www.npr.org/blogs/thetwo-way/2012/02/23/147281055/online-privacy-acts-no-1-principle-is-individual-control?sc=email</a></li> <li>▪ PC Privacy and Security Assistance (Microsoft): <a href="http://www.microsoft.com/security/default.aspx">www.microsoft.com/security/default.aspx</a></li> <li>▪ Apple Privacy and Security Assistance (scroll down the screen): <a href="http://www.apple.com/safari/features.html#security">www.apple.com/safari/features.html#security</a></li> <li>▪ Facebook: <a href="http://www.facebook.com/help/privacy">www.facebook.com/help/privacy</a></li> <li>▪ MySpace: <a href="http://www.myspace.com/pages/privacysettings">www.myspace.com/pages/privacysettings</a></li> <li>▪ Twitter: <a href="https://twitter.com/privacy">https://twitter.com/privacy</a></li> <li>▪ Skype: <a href="http://www.skype.com/intl/en-us/security/online-safety/">www.skype.com/intl/en-us/security/online-safety/</a></li> </ul>	<p>Out-of-class assignment</p> <p>Internet</p>

©2014 National Endowment for Financial Education  
High School Financial Planning Program  
www.helpo.org  
6

EXTENSION  
Host a "Protect Your Identity Day" for parents and community members. Use the Federal Trade Commission's toolkit as a guide to plan and host this event.

TAKING IT HOME  
Test your family's ID theft savvy by playing the Identity Theft Face Off game hosted by the Federal Trade Commission. Choose a character whose identity has been stolen—literally!


TAKING IT HOME  
How safe are you online or when you use a computer? If you have a computer at home, check your online privacy settings and your systems security with this checklist:  
 Your computer files are backed up on a regular basis.  
 Your computer security level is set to "High" or "Medium High."  
 Your internet security blocks all cookies or blocks cookies from sites that do not have a compact privacy policy.  
 Your internet privacy settings do not allow websites to request your location.  
 Your internet privacy settings for all media and social networking websites you use.  
 You have checked your privacy settings for all media and social networking websites you use.

Lesson 2-5: Identity Fraud  
June 2014

Works for ME ✓

# Teacher Pack – Student Learning Plan

STUDENT LEARNING PLAN  
**Lesson 2-5: Identity Fraud**



HIGH SCHOOL  
FINANCIAL  
PLANNING  
PROGRAM  
EST. 1986  
powered by NIFA

**OVERVIEW**

Everyone needs to take precautions to protect personal information from being used by others without permission. Identity theft and fraud are big business—costing victims, companies, and governments billions of dollars a year. Even if you are able to fix a fraud problem without losing money, it will take you more time than you want to spend to gather evidence and inform others about the issue.

This lesson will help you plan ways to protect yourself from being a victim of identity fraud.

**LEARNING OUTCOMES**

In this lesson you will take steps to protect yourself from identity fraud. Along the way you will:

- Give examples of identity fraud.
- Describe how to address problems of fraud.
- Identify ways to protect against fraud.

Use what you learn to take action to keep your personal information safe.

**LEARNING TASKS**  
These tasks match pages 34-38 in Student Guide 2.

__ 1.	Participate in a scavenger hunt activity.
__ 2.	Read about what happened to Jesse’s dad (page 34). Participate in a discussion about ways people are victims of identity fraud.
__ 3.	Share experiences about how you protect your personal information. Complete <b>Activity 2.10: Take Preventive Action</b> to evaluate how you protect your data.
__ 4.	Guess what—Mariah has lost her new credit card! She has confided in you but tells you not to worry—she’s sure it will turn up soon. She doesn’t want to tell her mom for fear she will freak out and not allow her to ever have a credit card. What would you tell Mariah to do?
__ 5.	Put up your own shield to protect yourself from identity fraud. A. Create a checklist of at least five actions you will take, starting now, to protect your personal data. B. Over the next week, document evidence that you have carried out the actions.

**EXTENSION**

Host a “Protect Your Identity Day” for parents and community members. Use the Federal Trade Commission’s toolkit as a guide to plan and host this event.

**TAKING IT HOME**

Test your family’s ID theft savvy by playing the Identity Theft Face Off game hosted by the Federal Trade Commission. Choose a character whose identity has been stolen—literally!

**TAKING IT HOME**

How safe are you online or when you use a computer? If you have a computer at home, check your online privacy settings and your systems security with this checklist:

- Your computer files are backed up on a regular basis.
- Your Internet security level is set to “High” or “Medium High.”
- Your Internet privacy setting blocks all cookies or blocks cookies from sites that do not have a compact privacy policy.
- Your Internet privacy settings do not allow websites to request your location.
- You have checked your privacy settings for all media and social networking websites you use.

High School Financial Planning Program

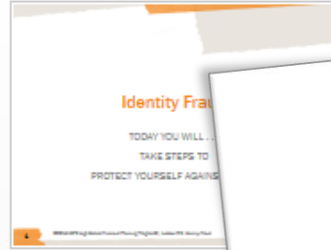
June 2014

*Works for ME* 

# Teacher Pack - PowerPoint



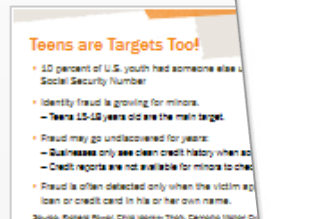
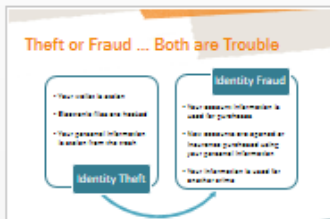
0



1


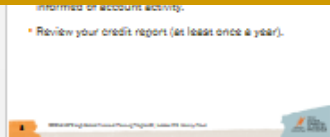


9

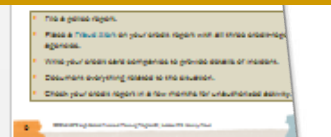


Source: Richard Rossi. Child Support Trust. Cambridge History Co.

Print out notes pages  
to view presenter notes  
(same as in Teacher Lesson Plan)

8



9

Student Guide, pages 37-38

...ns to take when a person has been a victim of fraud. (This information  
...le as a handout.) As time allows, introduce students to FTC's Bureau of  
...tection website ([www.ftc.gov/bcp](http://www.ftc.gov/bcp)) to find out how to file a claim either  
...riting or to find out how the Bureau reports news on identity fraud and

...owing scenario to the students. Encourage the students to write at least  
...steps in the response to Mariah.


...out a sheet of paper and number down the side 1-5, skipping every two  
...es.

Guess what—Mariah has lost her new credit card! She has confided in you but tells  
you not to worry—she's sure it will turn up soon. She doesn't want to tell her mom for  
fear she will freak out (again!) and not allow her to ever have a credit card.

Free write for five minutes on what you would tell Mariah to do now that she has  
discovered that her credit card is missing. Focus on the steps she should take—don't  
worry about spelling, grammar or punctuation. Try to come up with at least five  
actions.

©2014 National Endowment for Financial Education | [www.hsfp.org](http://www.hsfp.org)

works for ME ✓



  
HIGH SCHOOL FINANCIAL PLANNING PROGRAM

**Activity 3.10: The Costs of Working** DATE: \_\_\_\_\_


NAME: \_\_\_\_\_

**Directions:**  
If you have a job now, what extra expenses do you have that you wouldn't have if you weren't working? If you don't have a job, ask family members and those you know who work full time about their work-related expenses.

Extra Expenses Related to Work	


  
HIGH SCHOOL FINANCIAL PLANNING PROGRAM

©2014 National Endowment for Financial Education High School Financial Planning Program      www.naipo.org      Activity 3.10: The Costs of Working June 2014


  
HIGH SCHOOL FINANCIAL PLANNING PROGRAM

**Task: My Future Life** DATE: \_\_\_\_\_

NAME: \_\_\_\_\_

**Directions:**  
Relax and daydream about your life ten years from now. Visualize all of the details: your family, your home, your career and your neighborhood. Think about as many details as possible. Is the town you live in large or small? Are you involved in your community? Where do you volunteer or contribute to charity? Is your job steady and secure or exciting and risky? Do you travel a lot? Do you have a car, if so, what kind? What do you do for fun? Are you working 9 to 5, shift work, or part-time?

A. Gather information for your current career choice:

Average starting salary: \_\_\_\_\_

Education/training required: \_\_\_\_\_

Job outlook in the city/state of my choice: \_\_\_\_\_

B. Now, complete the following statements:

"I plan to work toward a career as a \_\_\_\_\_ with a beginning salary of \$ \_\_\_\_\_.


The type of education or training that is required for my chosen career is \_\_\_\_\_.

This career typically (  does/  does not) provide benefits. I know I will be able to find work in this career if I live in the town/city of \_\_\_\_\_ in the state of \_\_\_\_\_.

C. Write down two steps you can take in the next month to move you closer to your chosen career or occupation:

Step 1: \_\_\_\_\_

Step 2: \_\_\_\_\_


  
HIGH SCHOOL FINANCIAL PLANNING PROGRAM


©2014 National Endowment for Financial Education High School Financial Planning Program      www.naipo.org      Task: My Future Life June 2014

*Works for ME* 

# Performance Assessments aka “Challenges”

- Designed for students to show what they know and can do
- One performance assessment included in each lesson pack
- Examples:
  - Set financial goals
  - Create a spending plan
  - Outline a career plan
  - Use a checking account

**Challenge 1-C: My Spending Plan**



**NAME:**  **DATE:**

For this challenge task, create a spending plan to guide your spending for the next several weeks or the next month, or create a plan for a specific large purchase. Add this plan to your personal financial planning portfolio to use as a model whenever your future circumstances change.

**Directions:**  
Do you have to pay for a major purchase, save money for an upcoming event such as a class trip, or take responsibility for regular expenses every month? Apply what you have learned about spending plans as you complete this challenge to plan for your spending responsibility.

1. Preview the criteria listed in the Scoring Guide to plan for your assessment.
2. Review your financial goals and spending log.
3. Write up a spending plan so you can pay for the things or events you need and want. Use the form below or create your own spreadsheet.
4. Self-assess your work using the Scoring Guide. Optional: Ask a classmate or family member to peer assess your work using the Scoring Guide to evaluate your work.

**Purpose of My Spending Plan:**

My Income:	Amounts
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<b>My Total Income:</b>	\$ <input style="width: 50px;" type="text"/>

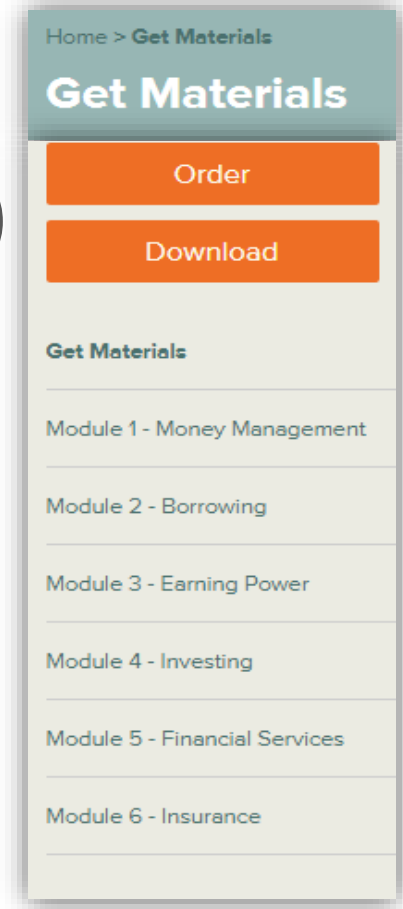
  

My Expenses:	Amounts
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<input style="width: 90%;" type="text"/>	<input style="width: 50px;" type="text"/>
<b>My Total Expenses:</b>	\$ <input style="width: 50px;" type="text"/>

©2014 National Endowment for Financial Education High School Financial Planning Program
www.nafep.org
Challenge 1-C: My Spending Plan June 2014

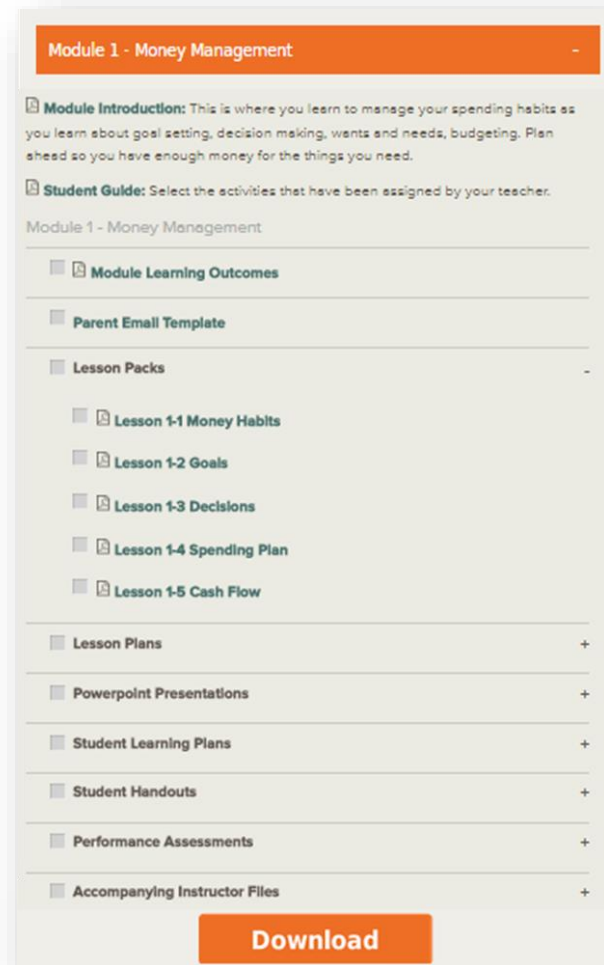
*Works for ME*

- Order what you need for lessons.
  - Student Guide booklets (6 total in series)
  - Instructor Starter Kit (sample lessons, all guides)
  - Participant certificates
- Download instructional materials.
  - Lessons, presentations, handouts
  - Student Guides (.pdf)
  - Participant certificates



# Download Teacher Materials

- Module Learning Outcome
- Email Template (English and Spanish)
- Lesson Packs
- Lesson Plans
- PowerPoint shows
- Student Learning Plan
- Handouts
- Performance assessments



*Works for ME* ✓

# Download Teacher Materials

- Module Learning Outcome
- Email Template
- Lesson Packs (.pdf)
- Lesson Plans
- PowerPoint shows
- Student Learning Plan
- Handouts (editable)
- Performance assessments (editable)



Module 1 - Money Management

**Module Introduction:** This is where you learn to manage your spending habits as you learn about goal setting, decision making, wants and needs, budgeting. Plan ahead so you have enough money for the things you need.

**Student Guide:** Select the activities that have been assigned by your teacher.

Module 1 - Money Management

- Module Learning Outcomes
- Parent Email Template
- Lesson Packs
  - Lesson 1-1 Money Habits
  - Lesson 1-2 Goals
  - Lesson 1-3 Decisions
  - Lesson 1-4 Spending Plan
  - Lesson 1-5 Cash Flow
- Lesson Plans +
- Powerpoint Presentations +
- Student Learning Plans +
- Student Handouts +
- Performance Assessments +
- Accompanying Instructor Files +

**Download**

*Works for ME* ✓



# Ready ... Set ... Get Started Now

- Register as a teacher for immediate access to materials
  - Go to [www.hsfpp.org](http://www.hsfpp.org)
  - Set up a user name and password



*Works for ME* ✓

- A free website & resources to provide students financial education information for every stage of college life

## Key financial topics

- Money 101
- Paying for Education
- Making Purchases
- Working & Earning
- Money & Relationships
- Solving Problems

## Tools to reinforce lessons

- Articles, Coursework, Quizzes
- Worksheets
- Ask an Expert
- Calculators
- Budget Wizard
- Videos

# CashCourse Account User Types

- School Administrator Accounts
  - Only for administrators, faculty or staff members at a public or private nonprofit college or university
  - Assignable lessons for students (available in Spanish!), worksheets, content for emails, newspapers, newsletters, handouts, Tweets & Facebook posts
- Students Accounts
  - College or university students at participating institutions.
- Other Accounts
  - All others including high school staff/students and nonprofit staff/clients
  - Access to the same materials in the students accounts
  - No administration access

School Administrator



Students



Other



EverFi

*Financial Literacy Skills for 21<sup>st</sup> Century  
Learners*

EverFi partners with institutions to deliver a high quality 21<sup>st</sup> Century skills learning platform to schools and communities at no cost to better prepare students for next generation challenges.

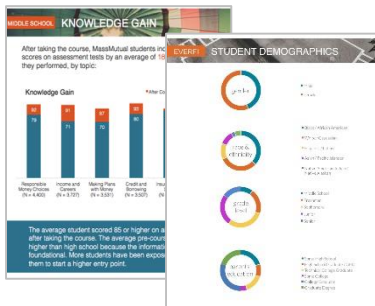
**EverFi teaches and assesses students in the critical skills they need for life. Our cutting-edge digital curriculum is available at no cost to K12 schools and districts.**



The following data is available with district-wide student participation:



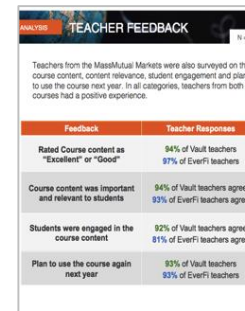
## Student Assessment Data



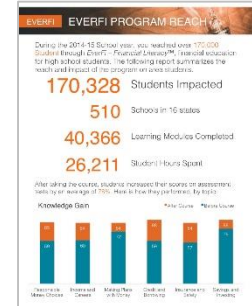
## Attitudinal Surveys



## Teacher/Student Feedback



## Program Reach & Efficacy





- Knowledge Gains
- Hours Spent Learning
- Readiness
- Behavior Change
- Satisfaction
- Modules Completed

*Works for ME* ✓


# K-12 Learning Courses

	FINANCIAL LITERACY	STEM	DIVERSITY & INCLUSION	CAREER SUCCESS	HEALTH & WELLNESS
Elementary	<b>Vault</b> <i>Understanding Money</i> 4-6th Grade	<b>Future Goals</b> <i>Hockey Scholar</i> 4-7th Grade			
Middle	<b>FutureSmart</b> 6-8th Grade	<b>Ignition</b> <i>Digital Citizenship</i> 6-9th Grade	<b>Commons</b> <i>Digital Town Square</i> 8-10th Grade	<b>Venture</b> <i>Entrepreneurial Expedition</i> 7-10th Grade	<b>Healthy Relationships</b> 7-9th Grade
High	<b>EverFi</b> <i>Financial Literacy</i> 9-12th Grade	<b>Radius</b> <i>STEM Readiness</i> 8-11th Grade	<b>306</b> <i>African-American History</i> 9-12th Grade		

 Standards Aligned

 Student Assessments

 Digital Badging

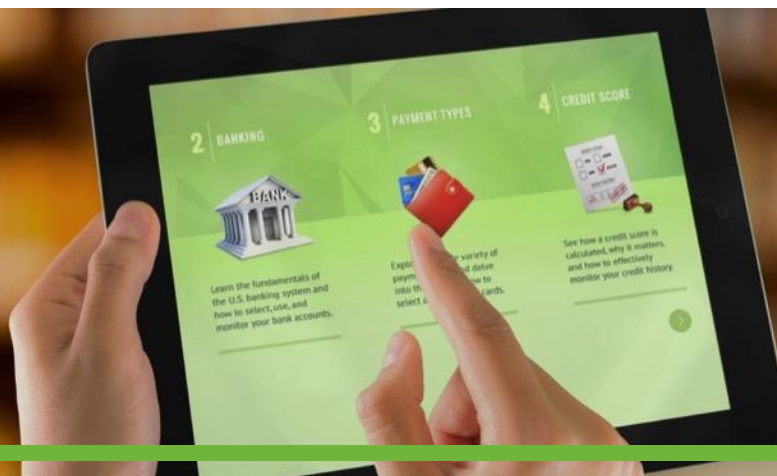
 Easily Scalable

*Works for ME* 



# EverFi

## Financial Literacy™ For High School



### Highlights

- 9 modules, 45 minutes each
- Typically placed in Economics, Business or CTE classes
- Real-life guided practice simulations, like filling out the FAFSA or 1040-EZ forms
- Ability to share budgeting & higher education information with parents

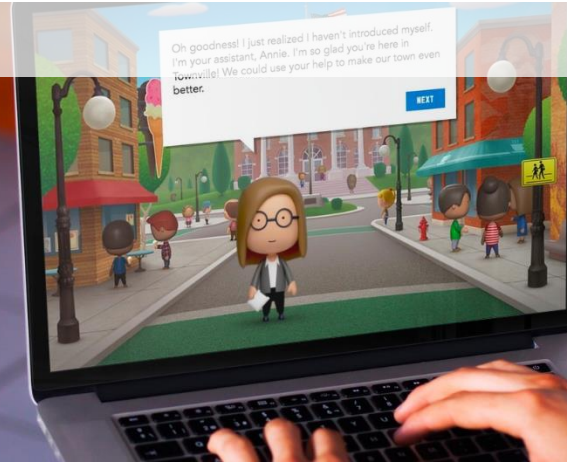
### Topic Areas

- Saving
- Banking
- Payment Types
- Credit Score
- Financing Higher Education
- Renting vs. Owning
- Taxes and Insurance
- Consumer Protection
- Investing



Grade Level: 9th - 12th  
Course Length: 6 - 8 hours  
Aligns with state and national Jump\$tart and Common Core standards

*Works for ME* ✓



## Highlights

- **7 modules, 30 minutes each**
- **Typically placed in Economics, Business or Social Studies classes**
- **Simulation-based learning embedded with real-world decisions**
- **Companion mobile app to reinforce positive financial behaviors**

## Topic Areas

- Financial Values & Goal-Setting
- Budgeting and Opportunity Costs
- Saving and Investing
- Payment Types
- Banking
- Risk vs. Return
- Planning for the Future



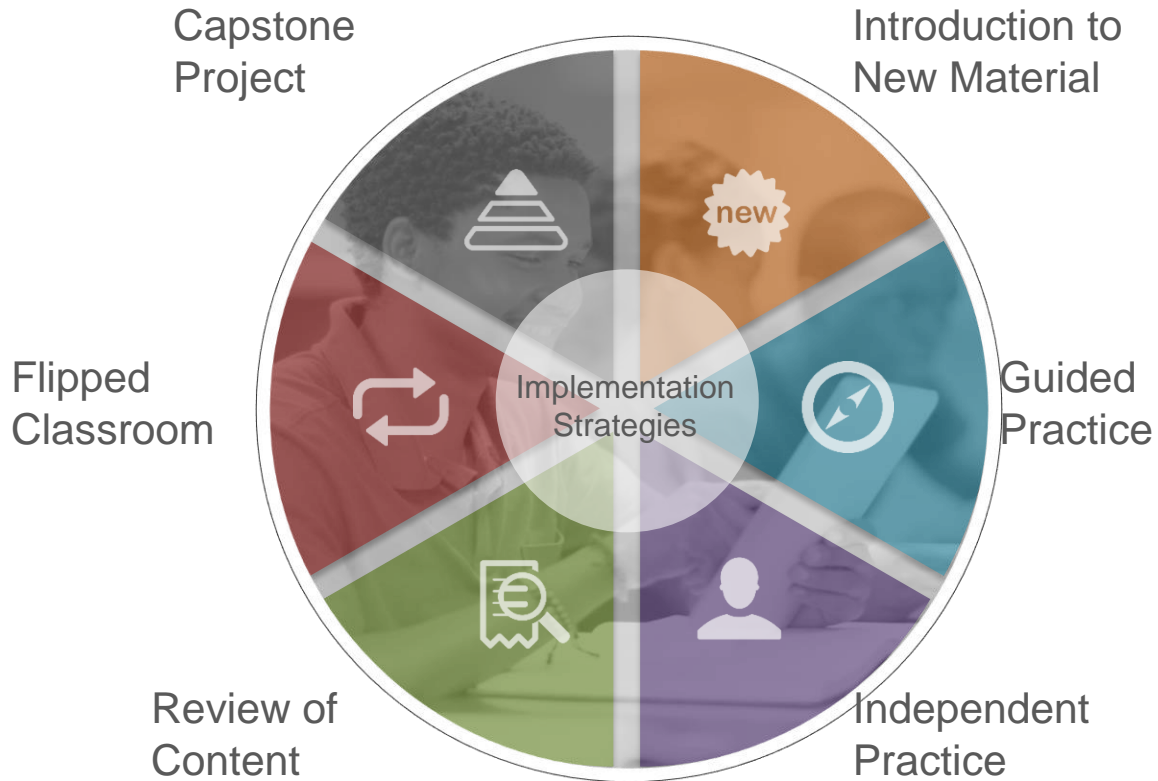
Grade Level: 6th - 8th  
Course Length: 3 – 3.5 hours  
Aligns with Jump\$tart , NCSS, and State Academic Standards

# Current Program Reach in Maine

- Current Usage
  - EverFi Financial Literacy for High School:
    - Over 1,500 Students Active in 37 Schools
    - Business, CTE, JMG, Economics, Math
  
- Current Usage
  - FutureSmart – Financial Literacy for Middle School:
    - Over 1,250 Students Active in 20 Schools
    - Social Studies, Economics, Math

- EverFi Financial Literacy Standards Alignment:
  - National Jump\$tart Standards for Financial Education
  - Common Core Standards for ELA, Math
  - Maine Learning Results: Reading, Social Studies (grades 9- diploma) A1, A2, C1
  
- EverFi FutureSmart Standards Alignment
  - National Jump\$tart Standards for Financial Education
  - Common Core Standards for ELA, Math
  - Maine Learning Results: Social Studies (grades 6-8) C1.c (levels 1-3)

# Implementation Strategies



# Next Steps & Support



Contact Brett with any questions or referrals:

**Brett Elwell**

*Schools Manager, Maine & New Hampshire*

*[belwell@everfi.com](mailto:belwell@everfi.com)*

*(505) 321-1029*

# ME Financial Education Services Clearinghouse



**EDUCATION: AUDIENCES**

[Pre K to Middle School Parent »](#)

[High School Parent/Student »](#)

[Graduate Student »](#)

[Returning/Adult Student »](#)

[Service Members, Veterans & Their Families »](#)

**K-12 & Higher Ed Professional »**

- [EPIC Login](#)
- [Early FAFSA](#)
- [Webinars and Presentations](#)
- [Education News](#)
- [Financial Education Resources](#)
- [Maine-Based Financial Education Resources](#)
- [Claim Your Future](#)
- [Financial Aid 101](#)
- [Managing Your School's Cohort Default Rate](#)

## MAINE-BASED FINANCIAL EDUCATION RESOURCES

These resources can be used by educators who are looking to bring financial education to their schools and by students and families who are looking for resources within their communities. Search for resources below.

**Adult Education of the Kennebunks and Arundel**

**Bangor Savings Bank – Money Mentor**

**Description:**

Bangor Savings Bank provides a free online financial literacy tool called Money Mentor. Access to relevant articles, fun polls, quizzes to test your knowledge, and user-friendly financial calculators are available.

**Location:**

Statewide

**Website:**

[moneymentor.bangor.com](http://moneymentor.bangor.com)

**Contact:**

Sandra Klausmeyer  
207-990-6499 ext. 1232

[Sandra.Klausmeyer@Bangor.com](mailto:Sandra.Klausmeyer@Bangor.com)

[...back to the Financial Education Services search](#)

**FINANCE AUTHORITY OF MAINE**

**Description:**

The Finance Authority of Maine (FAME) offers a variety of free resources, tools, and classroom curriculum designed to assist students, parents, and educators with understanding the important elements of successful money management. FAME will also provide presentations upon request on a variety of financial education topics and the Claim Your Future game. FAME provides resources in Acholi, Arabic, Khmer, Nuer, Simplified Chinese, Traditional Chinese, Somali, and Spanish among other languages.

**Location:**

Augusta, ME

**Website:**

[www.famemaine.com](http://www.famemaine.com)

**Contact:**

Mary Dyer  
207-620-3556  
[mdyer@famemaine.com](mailto:mdyer@famemaine.com)

**Service Counties:**

Statewide

**Services Offered:**

- Financial Resources
- Workshops and Classes
- Classroom Workshops
- Course Information and Software
- Presentations

*Works for ME* ✓

# Fostering Financial Education in Maine Schools Conference



**REGISTER NOW**

**8<sup>th</sup> ANNUAL FOSTERING  
FINANCIAL EDUCATION IN  
MAINE SCHOOLS CONFERENCE**

**APRIL 28, 2017**

**7:30AM TO 3:30PM**

**AUGUSTA CIVIC CENTER**

**This Year's Conference  
Will Feature:**

- 11 workshops on a range of financial education topics
- Sessions conducted by leading experts and classroom teachers
- Over 20 exhibitors, offering FREE resources and support

**Registration is FREE  
to classroom  
teachers!**

**We'll even pay for your  
substitute teacher!**

**FEATURING:**



**REGISTER AND LEARN MORE AT [MEJUMPSTART.ORG](http://MEJUMPSTART.ORG)**

**QUESTIONS? EMAIL [INFO@MEJUMPSTART.ORG](mailto:INFO@MEJUMPSTART.ORG)**

*Works for ME* ✓





*Works for ME* ✓