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

Debra Kantor
University of Maine Cooperative Extension

Joanne Dashiell
American Student Assistance

Maddy Murphy
Everfi
Extending Our Reach, Amplifying Our Impact

More than 300 participating partners
Over 1,320,000 activated members
Continuum of Services

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.
Salt Courses
Scholarship Search Tool

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

Education Status
- US student (US citizen/legal perm resident)

Year In School

Intended Major
- Animal Science/Dairy & Livestock Science
- Business
- Other

High School GPA
- 3.30-3.39

SAT Score
- 1010-1050

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.

Scholarships (80)

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike Lozano Scholarship</td>
<td>$5000</td>
</tr>
<tr>
<td>Deadline: 02/10/2017</td>
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<tr>
<td>Moody’s Mega Math (M3) Challenge</td>
<td>$20000</td>
</tr>
<tr>
<td>Deadline: 02/17/2017</td>
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<tr>
<td>You Deserve It Scholarship</td>
<td>$1000</td>
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<td>Deadline: 02/27/2017</td>
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<td>Niche &quot;No Essay&quot; Scholarship</td>
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<td>Deadline: 02/28/2017</td>
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<tr>
<td>VIP Voice Scholarship</td>
<td>$5000</td>
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<td>Deadline: 02/28/2017</td>
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<tr>
<td>Couragetogrow.com Scholarship</td>
<td>$500</td>
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<tr>
<td>Deadline: 02/28/2017</td>
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<tr>
<td>Humanity Rising Service Challenge</td>
<td>$2000</td>
</tr>
<tr>
<td>Deadline: 02/28/2017</td>
<td></td>
</tr>
</tbody>
</table>
### My Federal Student Loans

<table>
<thead>
<tr>
<th>Type Of Debt</th>
<th>Name</th>
<th>Balance</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Stafford Subsidized (SULA ELIGIBLE)</td>
<td>DEPT OF ED/SALLIE MAE</td>
<td>$15,208.00</td>
<td>$152.00</td>
</tr>
<tr>
<td>Direct Stafford Unsubsidized</td>
<td>DEPT OF ED/SALLIE MAE</td>
<td>$15,660.00</td>
<td>$155.00</td>
</tr>
</tbody>
</table>

My Total Federal Student Loan Debt: $30,868.00 $307.00/Month

### My Other Debt

<table>
<thead>
<tr>
<th>Type Of Debt</th>
<th>Name</th>
<th>Balance</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>State/Institutional Student Loan</td>
<td>Institutional Loan</td>
<td>$2,000.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>Credit Card</td>
<td>Chase Credit Card</td>
<td>$5,000.00</td>
<td>$75.00</td>
</tr>
</tbody>
</table>

My Total Debt (Not Including My Federal Student Loans): $7,000.00 $125.00/Month
Stacking It Up

Borrowers often wonder which income-driven repayment plan makes the most sense for their financial situation. The chart below gives an overview of what your monthly payments could look like under standard repayment compared to other plans:

- Monthly payment: 10% of disposable income
- Eligible loan programs: DL
- Forgiveness length: 20 years (240 payments) for eligible payments) for undergrad loans only, 25 years (300 payments) for graduate loans only

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.
Financial Literacy
Resources for Students

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

“Empowering Teens Since 1984
This program equips you with everything that you need to teach.”

Allison, HSFPP Instructor, Sparta, OH
# 6 Program Modules

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

Student Guide Series
### TEACHER LESSON PLAN

**Lesson 2-5: Identity Fraud**

#### LEARNING TASKS

<table>
<thead>
<tr>
<th>PROCEDURE</th>
<th>TIME ESTIMATE: 15-20 MINUTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Participate in a scavenger hunt activity.</td>
<td></td>
</tr>
<tr>
<td>2. Participate in a discussion about how people are victims of identity theft.</td>
<td></td>
</tr>
</tbody>
</table>

#### TEACHING NOTES

- Ask the students, “What’s in your wallet?” and then ask them if going on a financial scavenger hunt. Show Slide 2 and discuss the items typically found in wallets, backpacks, purses, or pockets. Instruct students to look for these items and see how many of the items listed they currently have in their possession. Do not mention the lowest score win.
- Ask if any students think they have a score of 20. Then ask students who think they have at least 15 items or more.
- How often do the students get this game score? The one with the lowest score wins. Engage the students in discussion on the potential dangers for various items:
  - Credit card – could lead to over spending: potential for someone to use without permission.
  - Social Security number: any of your cards – increase for identity theft.
  - Passwords, PINs, pay stubs, and deposit slips – lead to unauthorized access to your information and accounts.
- Finally, ask students what’s so scary about losing $2 or losing their car, tell them if they lose their loose change bank every night, the total collected could be anywhere from $1.00 to $10.00 at the end of the month.

#### MATERIALS

**OUT-OF-CLASS ASSIGNMENT**

- Task: Check your online privacy settings at home or on your laptop. This is an opportunity to review the school policies regarding computer use.

**FURTHER STUDY**


**EXTENSION:** More advanced students can read and analyze the Consumer Bill of Rights released in February 2013 entitled, “Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy.”

**NOTES:** Partner with your computer instructor or school IT staff for helpful materials, tips and websites. Consider inviting this person into your classroom and asking students questions.

**RESOURCES:**

- “Why story, “Online Privacy Acts No. 1 Principle Is Individual Control” available at print or as an article online at www.sjc.org/research/privacy-acts-no-1-principles-is-individual-control?email=1" www.sjc.org/research/privacy-acts-no-1-principles-is-individual-control?email=1"

**ACTIVITY:**

- Internet.

**EXTENSION**

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

**TAKING IT HOME**

- Tell your family to take away by playing the Identity Theft Fair Off game hosted by the Federal Trade Commission. Choose a character whose identity has been stolen.

**TAKING IT HOME**

- How safe are you when you use a computer? If you have a computer at home, check your online privacy settings and your system security with this checklist:
  - Your computer firewall is turned on and it’s up to date.
  - Your browser is set to “high” or “medium high.”
  - Your internet privacy settings block all cookies or doesn’t allow 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.

Teacher Pack –
Student Learning Plan

STUDENT LEARNING PLAN
Lesson 2-5: Identity Fraud

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 becoming 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 are assigned pages 84-85 in Student Guide 3.

1. Participate in a scavenger hunt activity.
2. Read about what happened to Jesse’s dad (page 84). Participate in a discussion about ways people are victims of identity fraud.
3. Share experiences about how you protect your personal information. Complete Activity 2.10: Take Preventive Action to evaluate how you protect your data.
4. Guess who—Marielle 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 Marielle to do?
5. Put up your own shield to protect yourself from identity fraud.
   - Create a checklist of at least five actions you will take, starting now, to protect your personal data.
   - 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
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 settings block all cookies or block 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 2018

Works for ME ✓
Teacher Pack - PowerPoint

Print out notes pages to view presenter notes (same as in Teacher Lesson Plan)
Activity 3.10: The Costs of Working

NAME: 

DATE: 

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

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
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</tbody>
</table>

Task: My Future Life

NAME: 

DATE: 

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: 

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 financial 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 task to plan for your spending responsibility.
- 1. Prior to the activity, read 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.

<table>
<thead>
<tr>
<th>Purpose of My Spending Plan:</th>
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<tbody>
<tr>
<td>My Income:</td>
<td></td>
</tr>
<tr>
<td>My Total Income:</td>
<td>S</td>
</tr>
<tr>
<td>My Expenses:</td>
<td></td>
</tr>
<tr>
<td>My Total Expenses:</td>
<td>S</td>
</tr>
</tbody>
</table>

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
Download
Teacher Materials

- Module Learning Outcome
- Email Template
- Lesson Packs (.pdf)
- Lesson Plans
- PowerPoint shows
- Student Learning Plan
- Handouts (editable)
- Performance assessments (editable)
Register as a teacher for immediate access to materials

- Go to www.hsfpp.org
- Set up a user name and password
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
EverFi

Financial Literacy Skills for 21st Century Learners
EverFi partners with institutions to deliver a high quality 21st 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**
  - Knowledge Gains
  - Hours Spent Learning

- **Attitudinal Surveys**
  - Readiness
  - Behavior Change

- **Teacher/Student Feedback**
  - Satisfaction
  - Modules Completed

- **Program Reach & Efficacy**
  - Program Impact
  - Engagement
  - Outcomes

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**Measuring Impact**
# K-12 Learning Courses

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

- 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
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
Standards Alignment

- 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

- Capstone Project
- Introduction to New Material
- Flipped Classroom
- Guided Practice
- Review of Content
- Independent Practice
Next Steps & Support

Contact Brett with any questions or referrals:

Brett Elwell
Schools Manager, Maine & New Hampshire
belwell@everfi.com
(505) 321-1029
ME Financial Education Services Clearinghouse

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 financial communities. Search for resources below.

[Search Button]

Adult Education of the Kennebecs 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

Contact:
Sandra Kausmeyer
207-990-6499 ext. 1232
skausmeyer@bangor.com

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 Arabic, Khmer, Nuer, Simplified Chinese, Traditional Chinese, Somali, and Spanish among other languages.

Location:
Augusta, ME

Website:
www.fame.maine.com

Contact:
Mary Dyer
207-620-3556
mdyer@fame.maine.com

Service Counties:
Statewide

Services Offered:
Financial Resources
Workshops and Classes
Classroom Workshops
Course Information and Software Presentations

WORKS FOR ME

39
**Fostering Financial Education in Maine Schools Conference**

**REGISTER NOW**

8th 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:**

- COLIN RYAN
  - COMEDIC FINANCIAL SPEAKER
  - Nominated for Comedy Central's Love, Comedy
  - Stand-up on Comedy Central and USA Network
  - Written for and appeared on ‘The Daily Show’

- BILL CHEEKS
  - NATIONAL JUMPSTART COALITION

REGISTER AND LEARN MORE AT MEJUMPSTART.ORG

QUESTIONS? EMAIL INFO@MEJUMPSTART.ORG
Questions?