



**Iowa Jump\$tart Coalition**  
**Financial Smarts for Iowans**

**14<sup>th</sup> Annual Conference on**  
**Personal Financial Literacy**

Thursday, July 17, 2014  
8:40 a.m. to 3 p.m.

Building 7, Culinary Arts/Conference Center  
**Des Moines Area Community College**  
2006 South Ankeny Boulevard  
Ankeny, Iowa 50023

# **NOTES:**

**Continental Breakfast and Registration** 8:00 – 8:40

**Exhibits** 8:00 – 8:40  
Lake View Room

Please feel free to take one sample of any free curriculum and materials made available by exhibitors, but remember that other attendees will also want samples. If you would like a quantity of materials for a class, please make arrangements with the exhibitor.

**Welcome** 8:40  
Lake View Room  
*Steve McCullough, President and CEO of Iowa Student Loan, Iowa Jump\$tart Coalition Member*

### **General Sessions**

**Partnering with the Consumer Financial Protection Bureau** 9:00 – 9:45  
Lake View Room  
*Kenneth McDonnell is responsible for forming relationships and strategic partnerships with financial education non-profits, K-12 state educational programs, and organizations within the financial services industry.*

Learn about the tools and resources the CFPB's Office of Financial Education offers to consumers. Also learn about a new initiative developed with the FDIC to educate and empower consumers to make informed financial decisions.

**National Educator Conference Report** 9:45 – 10:05  
Lake View Room  
*William "Bill" Cheeks, Eastern Regional Director, National Jump\$tart Coalition*

Mr. Cheeks will recap the 2013 National Jump\$tart Conference and preview the upcoming 2014 National Jump\$tart Conference in Los Angeles (November 8-10, 2014).

**Break** - Don't forget to check out our many exhibits! 10:05 – 10:15

**Workshop Breakout 1** (Choose one concurrent session.) 10:15 – 11:00

**Credit Encounters of the First Kind: Student Loans and Online Lending** Lake View Room

*Jessica Whitney and Lily Dobson, Iowa Attorney General's Office*

A look at some of the first consumer credit experiences, the good, the bad and the ugly, that high school students may encounter. On the good side, student loans, and what students need to know about borrowing for their education. On the bad and ugly side, a look at the predatory world of high interest online loans and what to do if a student gets trapped in one of these financial products.

**Wells Fargo Financial Literacy Resources**

Oak Room

*Erin Gjerde-Bailey, Wells Fargo Education Financial Services*

Learn about the free online resources Wells Fargo provides, in both English and Spanish, for schools to help families a.) Prepare for college during the search and decision making processes; b.) Learn about resources to help pay for college and prepare for borrowing opportunities to fund education expenses; and c.) Succeed financially with online financial education and management tools.

**Online Social Gaming: Prevalence Among and Concerns for Youth**

Maple Room

*Angela Harbour, MECCA Services*

In recent years the amount of youth participating in online social gaming has drastically increased. These social games have gambling-like elements and introduce youth to the "virtual credit" and "pay-to-play" options. This session will serve to inform educators of the extent of social gaming among youth and how social gaming skews money concepts. This session will also provide educators with tools to combat the prevalence of social gaming among youth they work with.

**Break** - Don't forget to check out our many exhibits!

11:00 – 11:10

**Workshop Breakout 2** (Choose one concurrent session.)

11:10 – 11:55

**Dordt College Center for Economic Education and Financial Literacy**

Oak Room

*Art Attema and Erica Vonk, Dordt College*

This session introduces you to the Dordt College Center for Economic Education and Financial Literacy and the services and resources the Center makes available to teachers and schools. Explore some opportunities to engage your students in financial literacy that can meet the financial literacy and economic content requirements in Iowa.

**Financial Capability Network – Scratching the Surface**

Maple Room

*Mary Green and Quintin Smith, Financial Capability Network*

Teens need good, complete information on financial topics in starting the journey to financial independence. Often, we are pressed for time. This can have a very negative impact on how transitioning youth think about and manage their money. Financial advice is never 'one size fits all.'

For each of the 'These 4 Young Adult Topics,' we will briefly discuss 'the highlights' and then we'll talk about facts that get missed and why they matter.

**Lunch and Exhibit Break** 11:55 a.m. – 1:00

**Lunch Keynote**

*Mary C. Suiter, Ph.D.*

Dr. Suiter is an assistant vice president and economic education officer at the Federal Reserve Bank of St. Louis, where she has been responsible for developing online programming for use in high school classrooms and K-8 online lessons plans and interactive whiteboard applications.

Lake View Room

**Workshop Breakout 3** (Choose one concurrent session.) 1:00 – 1:45

**Establishing a Student Run Credit Union from Start to Finish**

*Meredith Tangen and Steve Verdon, Business Teachers, Davenport Community School District*

We will discuss from start to finish the credit union process. The pitfalls will be discussed so the next organization can learn from our errors and mistakes. The credit union interviewed and hired four students to run the daily operations. We will bring candid interviews from the students, parents, teachers, and credit union members. Our goal is to assist and aid many high schools in achieving financial literacy through having a credit union and/or bank operating within their school. It can be done by all, we did it!

Oak Room

**What You Always Wanted to Know About Credit – But Didn't Know Who to Ask**

*Jim Garnett, AskMrG Consulting, LLC*

This Power Point workshop gives a quick trip down the "Credit Road." It answers such questions as: what is a credit report, who reports, how is the score figured, how to establish, how to rebuild, how to raise your credit score, and how important is good credit. See what you know or don't know about credit.

Maple Room

**Break** 1:45 – 2:00

**Closing General Session and Discussion**

**Financial Literacy for the Future**

*Bob Mantell, Director, TS Bank Institute*

Mr. Mantell will lead an interactive closing session where he shares multiple curriculum that help to meet all 21st century financial literacy standards.

2:00 – 2:45

Lake View Room

**Wrap-up, Surveys, and Announcement on the National Educator Conference**

*Matt Brown, Iowa Jump\$tart President*

2:45 – 3:00

Lake View Room

### **Thanks for coming!**

This mission of the Iowa Jump\$tart Coalition is to improve financial literacy of Iowans. Get details about other Coalition activities and keep in touch with us throughout the year at [www.iowajumpstart.org](http://www.iowajumpstart.org).

### **Registration and Information**

Headquarters for the conference is located at the registration table. Members of the Iowa Jump\$tart Coalition will be on hand to answer questions, and a message board is located there. Should someone need to reach you during the conference, the number is (515) 964-6477.

### **Conference Highlights and Photos**

Upon your return home, check for conference photos at [www.iowajumpstart.org](http://www.iowajumpstart.org).

*Cellular Phones and Electronic Devices*

*To respect attendees and presenters, kindly turn off cell phones and electronic devices during workshops and general sessions.*

**Special Thanks to Conference Sponsors**

**Greater Iowa Credit Union**

**Iowa Division of Banking**

**Iowa Insurance Division Investor Education Fund**

**Iowa Student Loan**

**Iowa Jump\$tart Coalition**

**Who We Are!**

See which organizations and individuals are current members of the Iowa Jump\$tart Coalition on [www.iowajumpstart.org](http://www.iowajumpstart.org).

**Get Involved!**

**JOIN THE COALITION**

If your organization or you as an individual actively promote personal financial literacy for Iowans, we invite you to become a member. Simply print off the Membership Application (found at [www.iowajumpstart.org](http://www.iowajumpstart.org)) and send your completed form to the current Membership Committee chair listed at the end of the application.

**2014 IOWA JUMP\$TART  
FINANCIAL LITERACY  
CONFERENCE Exhibitors –  
THANK YOU!**

- Consumer Credit of Des Moines
- DynaMinds Publishing
- Ednalysis
- EverFi
- Financial Capability Network / United Way
- Iowa Attorney General's Office
- Iowa Insurance Division
- Greater Iowa Credit Union
- Iowa State University Child Welfare
- Iowa State University Extension
- Iowa Student Loan
- Junior Achievement of Central Iowa
- Mid Iowa Credit Counseling
- Professional Educators of Iowa
- Wells Fargo

# PLAN ON ATTENDING THE **ONLY** NATIONAL EDUCATOR CONFERENCE SPECIFICALLY DEVOTED TO PERSONAL FINANCE!



The logo for the National Educator Conference features a stylized city skyline at night with a Hollywood sign on the right. The text "JUMPSTART COALITION" is centered above a yellow banner that reads "NATIONAL EDUCATOR CONFERENCE" in large letters. Below this, it says "NOVEMBER 8-10, 2014 ★ OMNI HOTEL LOS ANGELES".

- Is devoted to the teaching of personal finance in PreK-12 classrooms.
- Subsidizes costs for teachers, making it affordable despite economic conditions.
- Improves teachers' own level of financial literacy.
- Introduces teachers to new information, techniques, and resources to help them bring personal finance to life in their classrooms.
- Gives teachers the opportunity to network with resource providers, industry leaders, and—most importantly—fellow financial educators from across the country.

## For Teachers Who Teach Personal Finance!

As the nation's leading advocate for youth financial literacy, the Jump\$tart Coalition® is proud to conduct the only national educator conference devoted entirely to personal finance education in the classroom.

**Anticipated Cost - \$425 for PreK-12 Classroom Teachers (\$625 for Other Educators)**

Includes 2 nights' lodging, conference meals, and more!

*Attendees provide their own transportation. **Teacher registration opens the Tuesday after Labor Day (Sept. 2).***