



**NJCFE Financial Literacy E-Newsletter February**

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- 2.) **Subject:** Teaching AP Economics: A Guide for New Jersey Educators
- 3.) **Subject:** RVCC Financial Stability Event Feb. 20th
- 4.) **Subject:** ENTREPRENEURSHIP EDUCATION UPDATES
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- 1.) **Subject:** February 19 to 26, 2012 is America Saves Week and therefore NJ Saves Week

**February 19 to 26, 2012 is America Saves Week and therefore NJ Saves Week**

**America Saves Week Feb. 19-26, 2012 is a nationwide campaign in which a broad coalition of nonprofit, corporate, and government groups helps individuals and families save and build wealth. Through information, advice, and encouragement, we assist those who wish to pay down debt, build an emergency fund, save for a home, save for an education, or save for retirement.**

**[www.americasavesweek.org](http://www.americasavesweek.org); [www.americasaves.org](http://www.americasaves.org).**

**NJ Saves**

**Our Goals:**



Partnered with

308 West State Street      Trenton, NJ 08618  
 Phone: 609-306-3810      Fax: 609-482-4102      Email: [info@njcfe.org](mailto:info@njcfe.org)

Create an awareness in New Jersey of personal finance topics, especially the need for regular savings  
Encourage New Jersey residents to save money and enroll as American Savers ([www.njsaves.org](http://www.njsaves.org))  
Increase visibility for the New Jersey Coalition for Financial Education and its member organizations  
Establish a New Jersey Saves Week Web site, linked to America Saves, for ongoing savings promotion in New Jersey

#### NJCFE

**The goal of the New Jersey Coalition for Financial Education is to improve the personal financial literacy of New Jersey's citizens by promoting the teaching of personal finance to people of all ages. The Coalition believes that all citizens of New Jersey must have the financial literacy necessary to make informed financial decisions.**

We encourage all Americans, especially the financially vulnerable, to travel down this saving path, keeping in mind it is difficult to move more than a mile or two at a time. If many Americans start moving down the path, then the whole country will place greater importance on saving. Parents, schools, employers, financial institutions, government agencies, the press, and nonprofit groups will increasingly focus attention on wealth-building and assist those they serve to do so. As a result, it will become much easier for everyone to save and build wealth. [www.njcfef.org](http://www.njcfef.org).

2.) **Subject:** Teaching AP Economics: A Guide for New Jersey Educators

#### *Teaching AP Economics: A Guide for New Jersey Educators*

The Stockton Center for Economic & Financial Literacy (SCEFL) has written a new pamphlet (*Teaching AP Economics: A Guide for New Jersey Educators*) to help high school teachers, curriculum supervisors, and principals who may want to consider teaching or who already teach AP Economics. This free pamphlet is the result of one year of work by two economists who are members of NJCFE: Deborah Figart and Elizabeth Elmore.

It is available for download by teachers at the SCEFL website ([www.stockton.edu/finlit](http://www.stockton.edu/finlit)) under Economics Education:

<http://intraweb.stockton.edu/eyos/page.cfm?siteID=199&pageID=6>

3.) **Subject:** RVCC Financial Stability Event Feb. 20th

[http://njsaves.org/wp-content/uploads/2012/02/Somerset-Saves-Seminar\\_FINAL.pdf](http://njsaves.org/wp-content/uploads/2012/02/Somerset-Saves-Seminar_FINAL.pdf)

4.) **Subject:** ENTREPRENEURSHIP EDUCATION UPDATES

**[Consortium for Entrepreneurship Education: Open](#)**

06 February 2012



## Consortium for Entrepreneurship Education

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### **1. AMERICAN ENTREPRENEURS ARE OUR HEROES!**

NATIONAL ENTREPRENEURSHIP WEEK - February 18 - 25, 2012

Just TWO weeks until the 6th Annual Celebration of National Entrepreneurship Week!

We hope each of you is planning some type of celebration to honor your local community entrepreneurs and/or feature the great entrepreneurship programs underway...and your students of course.

Here are some easy things you can take on for your celebrations:

- **HOT SHOT ENTREPRENEURS** - Do your students know where to get "million-dollar advice"? This year we have introduced an opportunity for entrepreneurship students to post short YouTube interviews with a local entrepreneur on the National Entrepreneurship Week website. After February 13 we will choose the best three student videos to be featured in a national press release during National Entrepreneurship Week. But we will continue to post You Tube videos received from students all year long. What a fabulous resource each of you has to share nationwide! <http://www.entre-week.org/video-contest>
- **Nominate outstanding local entrepreneurs for the NATIONAL HONOR ROLL** to be added to the nominations from 2011. All nominated entrepreneurs will be posted on the website with a user friendly press release for you to download and share with local media. Note that your organization is also featured in the press release. [http://www.entre-week.org/honor-roll/?page\\_id=98](http://www.entre-week.org/honor-roll/?page_id=98)
- **Discuss FREE ENTERPRISE** - There are some new activities suggested on the National Entrepreneurship Week site that provide background for better understanding of the role of American entrepreneurs. <http://www.entre-week.org/new-activities/ideas>

• Finally, for those involved in Career and Technical Education, remember that this is NATIONAL CAREER AND TECHNICAL EDUCATION MONTH. We are pleased that National Entrepreneurship Week is recognized by ACTE as the last week of their month. Share the logo that tells others about this great month to celebrate "developing career skills". <http://www.entre-week.org/img/ACTE%20-%20NEW.jpg>

REMEMBER to send us copies of all press coverage, pictures, and descriptions of your CELEBRATIONS. We want to post your successes and share them in a newsletter as well.

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## **2. TUNE in this WEDNESDAY for the FIRST E3 WEBINAR - 2012**

Cheryl Peters, director of Generation E Institute in Battle Creek, Michigan will kick off our year of E3 Webinars on Wednesday, February 8, at 4 PM EST. ( 3PM, 2 PM, and 1 PM as you go west.) You can participate live as Cheryl presents ideas for "Designing Interviews to Build Community Youth Connections" based on their program approach.

You can still RSVP at <http://www.entre-ed.com/e3webinars/?cat=3> .

Or you can even just sign on to the program on Wednesday if there is room. Check the E3 Webinar page for instructions, <http://www.entre-ed.org/e3webinars/> and watch for the yearlong schedule of entrepreneurship education leaders who are willing to share their programs with everyone.

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## **3. DREAM BIG ... NURTURE the ENTREPRENEURIAL SPIRIT!**

ATLANTA, GEORGIA is the site for the 30th ANNUAL Entrepreneurship Education FORUM. We have a fantastic Georgia Planning Team that met with us in January to kick off plans for a great professional development conference for 2012. Thanks to great support from Linda Smith, GA Department of Education, and Paul DeLargy of GA REAL.

Put November 9 - 12, 2012 on your calendar....and start now to think about what great program ideas you have that you wish to share with entrepreneurship educators everywhere. The deadline for proposals is April 15....not as bad as the IRS, is it? Please check out the website and share the information with your networks. Information will be posted later this week. [http://www.entre-ed.org/\\_network/forum.htm](http://www.entre-ed.org/_network/forum.htm)

\*\*\*\*\*

## **4. THANKS TO THE YOUNG ENTREPRENEUR COUNCIL**

Please find the YEC articles available for Consortium For Entrepreneurship Education networks this week below. Use the password "press" to view.

Entrepreneurship As Art: What's Your Masterpiece?  
<http://theyec.org/entrepreneurship-as-art-whats-your-mast...>

5 C's of Building an Awesome Community  
<http://theyec.org/5-cs-of-building-an-awesome-community>

5 Simple Ways to Make Some Extra Income  
<http://theyec.org/five-simple-ways-to-make-some-extra-income>

How a Glass of Wine Launched My Business  
<http://theyec.org/how-a-glass-of-wine-launched-my-business>

5 Ways to Rock Your Newbie Entrepreneur Status  
<http://theyec.org/5-ways-to-rock-your-newbie-entrepreneur...>

Can You Cure Your Social Media Addiction While Boosting Feedback?  
<http://theyec.org/can-you-cure-your-social-media-addictio...>

Q&A: How to Successfully Manage a Remote Team  
<http://theyec.org/how-to-successfully-manage-a-remote-team/>

Q&A: 10 Ways to Take Advantage of a Rural Location  
<http://theyec.org/10-ways-to-take-advantage-rural-location/>

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## **5. CONSORTIUM MEMBERS . . .MAKE IT HAPPEN!**

For over 30 years we have had the opportunity to share great ideas for entrepreneurship education and create new ways to build the field. If this is important to you we ask that you consider becoming a member. Without the membership fees paid annually by our members we could not exist.

I ask that you consider becoming a member organization...or just an independent member. See details at... [http://www.entre-ed.org/\\_contact/index.htm](http://www.entre-ed.org/_contact/index.htm)

Many thanks to all of you who are already members and plan to renew for 2012.

Cheers,  
Cathy

Cathy Ashmore, Executive Director  
Consortium for Entrepreneurship Education  
614-486-6538; [cashmore@entre-ed.org](mailto:cashmore@entre-ed.org)  
<http://www.entre-ed.org>  
<http://www.fcsmag.com>  
<http://www.entre-week.org>  
<http://www.YEALeaders.org>

5.) **Subject:** Seminar - Women's Health & Wealth



Join us for a free seminar focusing on  
**Women's  
Health & Wealth**

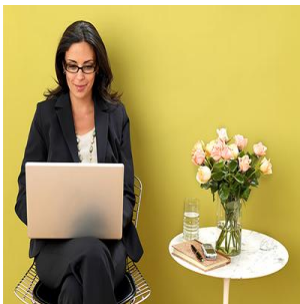
Wed. Feb. 29, 2012  
or  
Tues. March 13, 2012  
6:30 pm - 7:30 pm



Join us for an interactive discussion on issues facing women today.  
We will have three speakers. Each will address a different challenge:

**Dr. Guy Magolin - Way of Wellness**  
**Diane Nissen Friedman - Expense Management**  
**Miri Y. Upton - Women and Retirement Planning**

Click [here](#) for more details.



When: Wednesday, February 29, 2012

or

Tuesday, March 13, 2012

Time: 6:30 pm - 7:30 pm

Where: Ridgewood Chiropractic

172 Franklin Avenue, Suite 4A

Ridgewood, New Jersey

RSVP: [Diane Nissen Friedman](#)

(201)447-1137

6.) **Subject:** Career Choices Newsletter - February 8, 2012



# Career Choices

Education news...  
filtered, **sweetened**  
with **Career Choices**, &  
served up **hot** for your enjoyment.



## [National School Counseling Week](#)

Secretary Arne Duncan helped to kick off National School Counseling Week (Feb. 6-10) at the American School Counselor's Association annual gala last week, as reported on the [official U.S. Department of Education blog](#).

Not to be out done, we want to add our own expression of thanks for the critical role that school counselors play in preparing our students for the future.



## [U.S. Education Lags Behind Other Countries, but Shows Promise](#)

Comparisons between educational performance in the U.S. and other countries have gotten plenty of attention recently. [An analysis of Education Week's Quality Counts 2012 study](#) notes that the U.S. is the only nation in the Organization for Economic Cooperation and Development where the level of educational attainment is higher for those leaving the workforce than for those entering. It also observes that in countries where youth have high levels of education and employment, helping young people transition into adulthood is considered a social responsibility.

This study does indicate strategies and resources that are working well in the U.S., though. Click on the links below to read more about how you can use the *Career Choices* curriculum to embrace each of these strengths:

- The [Common Core State Standards](#), which has helped K-12 and higher education collaborate on defining what is needed for students to successfully progress from high school to college
  - Opportunities for students to earn college credit in high school, such as through [dual enrollment programs](#)
  - Promoting a variety of [options for post-secondary education](#)
  - Encouraging [creative and analytical thought](#)
  - [Personalizing education](#) for each student
- 

### [American Youth Don't See Themselves as "Inventive"](#)

The [2011 Lemelson-MIT Invention Index](#) has found that while many young adults ages 16-25 possess characteristics associated with inventors and express interest in innovation, they often don't see themselves as "inventive." This phenomenon is especially pronounced among young women, 71% of who describe themselves as creative while only 27% consider themselves inventive. Be sure to look for and challenge these attitudes among your own students.

[Learn more about the 2011 Lemelson-MIT Invention Index!](#)

This underscores a need to cultivate positive attitudes about math and science. To increase your students' comfort levels with and interest in math, consider incorporating *Lifestyle Math* into your course.

[Learn more about Lifestyle Math!](#)

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### [CONTEST DEADLINE: MARCH 15](#)

#### [Win a Campus Visit from an Olympic Gold Medalist!](#)

Olympic Gold Medalist Dain Blanton has been generating excitement for *Career Choices* classes among students across the country this fall with his [motivational chapter introduction videos](#).

The students that have been the most profoundly influenced by Dain, however, are those fortunate enough to attend a school that has hosted him to speak. Students and faculty alike have found his presentation on how education has opened doors in his own life to be uniquely inspirational.

Don't miss this opportunity for your students to benefit from A Day with Dain! Simply ask students to write a brief essay completing any one of these thoughts:

- *When I think about my future, I envision...*
- *Ten years from now, I see myself...*

### [Ready, Set, Goal!](#)

How can the acronym S.P.A.M. help your students achieve meaningful goals? When you're preparing to cover Setting Goals and Solving Problems (*Career Choices*, Chapter 8), you will want to include [the Ready, Set, Goal worksheet](#) contributed by Master Teacher Sara Spanos of McGavock High School in Nashville, TN. Be sure to watch the 5-minute video in which she discusses managing student expectations for the *Career Choices* course, too.

[Download the Ready, Set, Goal worksheet!](#)

\* \* \* \* \*

### ["This Actually Works!"](#)

Grace King High was proud of being the "best" high school in the district, but administrators still saw much room for improvement. Learn how this school in Metairie, Louisiana

- *My Freshman Transition course has influenced my plans for the future in these ways...*

To be valid, all entries must be submitted by a teacher and must be received in our offices by 5:00 PM (Mountain time) on March 15, 2012. One lucky winner will be drawn and announced in our April newsletter.

To read students' thank you letters, view media coverage of Dain's campus visits, or book Dain to speak at your school, visit [dainblanton.com](http://dainblanton.com).

[Get complete details on the Win A Day with Dain contest!](#)

increased its freshman promotion rate from 74% to 96% by paying heed to the motto "Failure is not an option" and using the *Career Choices* curriculum to help support that message.

[Learn more about this medal-winning program!](#)

\* \* \* \* \*

[Does Your Career Choices Program Qualify for a Medal?](#)

How does your *Career Choices* program compare to the programs that experience the most remarkable results? Find out what your school is doing right and where there is room for improvement using our medal rubric. Schools that reach gold, silver, or bronze medal distinction will be recognized by Academic Innovations at the [annual Focus on Freshmen conference](#).

[Assess your school's medal potential!](#)

[REGISTER NOW: The Key to Motivating Students for Higher Academic Achievement](#)

Whether your focus is preparing students for college and a self-sufficient adulthood or you're primarily concerned with preventing dropouts, we have the workshop for you!

This popular one-day workshop provides incredible insights and proven solutions to ensure the success of a freshman transition program in either the 8th or 9th grade. You'll also receive a set of the nationally-acclaimed *Career Choices* curriculum, which guides students through a step-by-step self-discovery and planning process like that recommended in the Freshman Transition Standards from the [Freshman Transition Initiative at The George Washington University](#).

Here are some of the upcoming dates and locations where you can find this workshop:

Kansas City, MO – Feb. 14	Atlanta, GA – Feb. 14	Lincoln, NE – Feb. 16	Birmingham, AL – Feb. 24
Corpus Christi, TX – Feb. 24	Indianapolis, IN – Feb. 28	Portland, OR – Feb. 28	Milpitas, CA - Mar. 1
Cincinnati, OH - Mar. 6	Temecula, CA - Mar. 6	Albuquerque - Mar. 8	Springfield, MA - Mar. 13

[View a COMPLETE listing of locations and REGISTER for a workshop in your area!](#)

7.) **Subject:** NJ - Invitation for Professional Development - Career Choices Implementation

We would like to invite you to join us for a special professional development opportunity. During this exciting event we will go through the implementation process for the *Career Choices* curriculum and all of the online resources including My10YearPlan.com®.

**Newark, NJ - April 23 - 24, 2012**

**Crowne Plaza Hotel Clark-Newark**

**36 Valley Rd**

**Clark, New Jersey 07066**

This two-day implementation training revolves around the *Career Choices* curriculum, but you'll also have an opportunity to focus on project-based learning techniques, team teaching tactics, curriculum integration models, and dropout prevention strategies.

You'll learn how to:

- \* Successfully teach *Career Choices* and adapt it to meet your classroom goals
- \* Integrate career and life planning thematically into the academic classroom
- \* Motivate students with relevant exercises and activities
- \* Help 8th/9th grade students make a successful transition into high school
- \* Build interdisciplinary teams that work
- \* Use the Internet to enhance student achievement
- \* Tap into special funding opportunities and community resources
- \* Help students see the impact their high school education has on their future

A great workshop for curriculum evaluation and planning teams, smaller learning community coordinators, dropout prevention coordinators, teachers, and advisors. Each registrant receives a set of five (5) *Career Choices* books, lunch, and all workshop materials, including a variety of handouts.

Early bird registration is only \$199 per person.

Space is limited in this workshop, and you must be pre-registered to join us. If you are planning to attend or send a team, **please RSVP by replying to this e-mail and I will hold space for you for 7 days** while you seek authorization, or register now at [www.aiworkshops.com](http://www.aiworkshops.com)

If you have a large group to train, **we can also customize this workshop and bring it to your school or district**. Call me for details.

I look forward to hearing from you!

Karen Ulrich

Senior Educational Consultant

800-967-8016, ext. 308

800-967-4027 fax

[karen@academicinnovations.com](mailto:karen@academicinnovations.com)

8.) **Subject:** New Resource for Professionals Supporting Military Families: Military Families Learning Network

<http://blogs.extension.org/militaryfamilies/military-families/>

The purpose of the [Military Families Learning Network](#) is to serve military family service professionals through engaged online communities which identify and make use of the highest quality, best practices, research-and evidence-based information, educational and curriculum materials, and programming activities and efforts.

The primary concentration areas for the Military Families Learning Network are [Personal Finance](#), [Child Care](#), [Family Development](#), and [Network Literacy](#). The Military Families Learning Network is made up of Cooperative Extension family specialists and military family service professionals from DoD, branch services, and non-governmental organizations. These online communities engage in various places, like Facebook [facebook.com/militaryfamilies](https://www.facebook.com/militaryfamilies) and Twitter [twitter.com/milfamln](https://twitter.com/milfamln), and on DoD authorized social sites.

This learning network offers professional development opportunities through web conferencing [<http://learn.extension.org>] and online asynchronous learning modules. [extension.org/militaryfamilies](http://extension.org/militaryfamilies) serves as the hub for the online activities and engagement for the Military Families Learning Network

9.) **Subject:** CFT - Underwriting the New Uniform Appraisal Data Requirements Training Webinar

**Center for Financial Training**

**Live Webinar**

**Underwriting the New Uniform Appraisal**

# Data Requirements Training

Thursday, March 8, 2012

11:00 AM - 1:00 PM (Eastern Time)

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## Program Content:

The new Uniform Appraisal Data Requirements went into effect on 9/1/11, and while they greatly impact the appraisers work, it is the lenders responsibility to make sure the appraisal is compliant. In this webinar we will go over the new language, ratings and requirements that impact the way the appraisal form is completed.

## Covered Topics:

- History/Overview of the changes
- New requirements
- New ratings for condition and quality
- New numerical information
- New abbreviations

## Who Should Attend?:

This class is ideally suited to processors, underwriters, and lending managers. **Please forward email to appropriate person(s).**

## Instructor:

The webinar leader is **J.T. Turner**, who has over 28 years of experience in the lending industry. He has worked as a trainer for the past 22 years, in areas of lending, underwriting, origination, quality control, and personal growth. He is a seminar leader for the Center for Financial Training, a member of the Franklin Speakers Bureau, and past member of the National Speakers Association. J.T. is also a professional actor, with credits in film, TV, radio and on the stage.

## What Is A Webinar?:

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet. All you need to participate is a telephone and an internet connection. Even if you don't have an internet connection, you can still participate in the audio session. Listening to the program over the telephone and following the written materials is an effective alternative!

## Unable To Attend? Purchase Options:

No problem. You can purchase a recording of the webinar for future use. You can choose from either an Online Audio/Visual Recording (6 months, unlimited use) or an Audio CD (includes a paper copy of the PowerPoint slides). The

live webinar purchase option includes only one PC and phone connection. Additional locations (PC Connections) can be added for \$150 each.

10.) **Subject:** CFT - Officer Calling: Prospecting, Preparing, Presenting Webinar

## Center for Financial Training

### Live Webinar

# Officer Calling: Prospecting, Preparing, Presenting

Tuesday, March 13, 2012

11:00 AM - 1:00 PM (Eastern Time)

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#### Program Content:

Business Development is a vital part of the lending process for Loan Officers, Relationship Managers, Branch Managers, Customer Service Representatives and anyone who has the responsibility of developing good business for their financial institutions. Understanding how to build and retain a profitable customer base is essential for the successful banker and for financial institutions that want increased business. Successful business development will allow financial institutions to shape their loan and deposit portfolios to reflect the types of credit risks the financial institution is willing to take and the customer profile the financial institution desires.

This course is designed to assist bankers in building skills for effective customer sales and results. Although selling is something many bankers resist, this course will help the participant to understand that financial institutions' products and services will "help" their customers and prospects to become better money managers, to save money or to make money. It emphasizes how to make quality prospect and customer contacts and not just on meeting a calling quota. The course provides practical ideas on enhancing the calling process by focusing on every aspect of the process from preparing for the call to handling objections to closing the sale and retaining the customer.

#### Covered Topics:

- Preparing for the Call
- Developing Effective Listening Skills
- Understanding your Customers and Market
- Avoiding the Top Ten Sales Mistakes
- Developing Effective Closing Techniques

- Establishing Strategies and Techniques to Retain Customers

#### **Who Should Attend?:**

Anyone who has the responsibility of developing business for their financial institution including, but not limited to Commercial Loan Officers, Consumer Loan Officers, Branch Managers, Assistant Branch Managers, and Senior Loan Officers. **Please forward email to appropriate person(s).**

#### **Instructor:**

**Jeffery W. Johnson** started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta.

Mr. Johnson is now a training professional in the financial industry by leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

#### **What Is A Webinar?:**

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet. All you need to participate is a telephone and an internet connection. Even if you don't have an internet connection, you can still participate in the audio session. Listening to the program over the telephone and following the written materials is an effective alternative!

#### **Unable To Attend? Purchase Options:**

No problem. You can purchase a recording of the webinar for future use. You can choose from either an Online Audio/Visual Recording (6 months, unlimited use) or an Audio CD (includes a paper copy of the PowerPoint slides). The live webinar purchase option includes only one PC and phone connection. Additional locations (PC Connections) can be added for \$150 each

11.) **Subject:** Survey on Personal Finance Important Topics

Greetings All,

The following comes from ASEC Partner, [U.S. Department of Agriculture, National Institute of Food and Agriculture.](#)

**Please share this with your networks.** The National Cooperative Extension System has a web site, [www.extension.org](http://www.extension.org), that provides news and information as well as online courses and other educational materials and tools. The [Financial Security for All](#) eXtension team is conducting an online survey to help design timely and relevant personal finance programs to meet the public's needs. The goal of the survey is to gather information on important topics around personal finance.

More information about the group and collaboration efforts is available at:  
<http://www.extension.org/pages/12903/financial-security-for-all-community-page>.

**Please complete the survey and encourage your staff and clientele to complete the survey.** The survey link is: <http://bit.ly/qG0IG5>  
The survey will close on April 30, 2012.

Thank you for your assistance!  
Susan Shockey, Ph.D., CFCS, CPFFE  
National Program Leader - Family & Consumer Economics  
Division of Family and Consumer Sciences  
*Strengthening Families, Farms, Communities and the Economy*  
[sshockey@nifa.usda.gov](mailto:sshockey@nifa.usda.gov)

Ken McDonnell  
Employee Benefit Research Institute  
Director, American Savings Education Council (ASEC)  
1100 13th Street NW, Suite 878  
Washington, DC 20005  
(202) 775-6367 -- direct dial  
(202) 775-6312 -- fax  
[mcdonnell@ebri.org](mailto:mcdonnell@ebri.org)  
[mcdonnell@asec.org](mailto:mcdonnell@asec.org)

**Every day is an opportunity to [www.choosetosave.org](http://www.choosetosave.org). Visit [www.americasavesweek.org](http://www.americasavesweek.org) to learn how you can take informed action. Start Small, Think Big!**

**Upcoming ASEC Meeting Dates:**

**Partners Meetings:**

April 11, 2012  
October 17, 2012

**Government Interagency Group Meetings:**

February 9, 2012  
June 14, 2012  
September 13, 2012

**EBRI Media:**

[www.ebri.org](http://www.ebri.org)      [EBRI blog](#)      [EBRI on Facebook](#)      [EBRI on Twitter](#)

**Choose to Save® Media:**

[www.choosetosave.org](http://www.choosetosave.org)      [CTS on Facebook](#)      [CTS on Twitter](#)      [CTS on YouTube](#)

12.) **Subject:** February FLS Seminar

<http://njcfe.org/wp-content/uploads/2012/02/FebFLSemailTeacher04.pdf>

13.) **Subject:** 2012 National Interagency Community Reinvestment Conference



Comptroller of the Currency  
Administrator of National Banks  
US Department of the Treasury

## 2012 National Interagency Community Reinvestment Conference

**REGISTER NOW | 2012  
National Interagency  
Community Reinvestment  
Conference  
March 25-28, 2012  
Seattle, WA**

The Office of the Comptroller of the Currency, the Federal Reserve Bank of San Francisco, the Federal Deposit Insurance Corporation, and the U.S. Department of the Treasury's Community Development Financial Institutions Fund invite you to attend the 2012 National Interagency Community Reinvestment Conference. Register now to reserve your spot at the premier training and networking event for community development professionals. Acting Comptroller of the Currency John Walsh will deliver a keynote address.

For more information, please visit  
<http://www.frbsf.org/community/seattle2012/>



14.) **Subject:** CEE Celebrates 62 Years with a 62% Discount on K-12 Classroom Resources!

**JOIN THE PARTY  
& SAVE  
62% OFF  
SELECT CEE PRODUCTS!**

**CEE is celebrating 62 years of bringing economic education and financial literacy to our nation's schools by discounting some of our best-selling**

## products.

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Start a fun and engaging classroom business with the help of this 'how-to' guide. Book includes procedures, activities, classroom projects, interactive discussions and assessments.

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**This offer expires Friday, March 16.**

No promo code needed. No additional discounts apply to sale items. Offer not valid on ebooks. Standard shipping rates apply. While supplies last.



#### [About the Council for Economic Education](#)

The Council for Economic Education is committed to empowerment and opportunity through economic and financial literacy. We provide teacher resources, training programs and practical, standards-based economic and financial education to young people while they are in school. [More »](#)

15.) **Subject:** Why won't Congress protect kids' privacy online?

**consumer action**

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**Why won't Congress protect kids' privacy online?**

[Take Action!](#)

Ask your Representative to support H.R. 1895

You've probably heard a lot about online privacy lately. It's become a huge issue in Washington, D.C. and, for once, Congress is paying attention. **This year may be the last chance to get meaningful legislation passed to protect kids's privacy online.**

Please email your member of Congress and ask him or her to support [H.R. 1895, "The Do Not Track Kids Act."](#) Consumer Action supports this bipartisan bill, sponsored by Representatives Markey and Barton.

H.R. 1895 would prohibit Internet companies from collecting personal information from anyone under 13 without parental consent, and from teens without their consent, and stops companies from profiling kids and teens for advertising. It also requires websites to have an "eraser button" to get rid of information collected about kids and teens. We think these are sensible measures that must be in place to protect this vulnerable population.

Please ask your representative to support [H.R. 1895, "The Do Not Track Kids Act"](#) today!

16.) **Subject:** Live Seminar: Effective Business Communication - A CFT Program

**Center for Financial Training**

**Live Seminar**

**Effective Business Communication**

**Wednesday, March 15, 2012**

**NJBankers Association, 411 North Avenue East,  
Cranford, NJ**

**9:00 AM – 4:00 PM**

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**About This Seminar:**

The Effective Business Communication workshop will focus on using e-mail strategically to achieve team goals. The class will use editing drills, writing exercises and hand-outs featuring real-world, practical tips.

**The program will cover the following broad topics:**

- Developing your communication strategy
- Putting it in writing: serious business
- Focusing on your audience's interests and communication needs
- Executing your intent: what are your goals?
- Using punctuation, space, and design to enhance readability
- Focusing on your key messages
- Understanding bandwidth issues
- Understanding professional e-mail etiquette
- Writing subject lines that save time, money, and good will
- Editing for brevity and readability
- Choosing plain language for clarity, image, and power

**Who Should Attend?:**

Bank employees at all levels. **Please forward email to appropriate person(s).**

**Instructor:**

**Susan Mach**, Ph. D., is a communication trainer, coach and strategist who works with a broad array of clients, including bank executives and staff. She is a partner in Mach Creative Services, a woman-owned, full-service communication firm. The firm helps executives as well as staff communicate clearly, crisply and compellingly to the media, shareholders, analysts, customers, employees and public officials. It also produces reports, videos, annual reports, Web content, press conferences and speeches.

Registration and coffee available at 8:30am.

### **Training on Demand:**

This workshop (as well as any other training need you may have) may be conducted on-site upon demand for a minimum of approximately 10 students. Please contact Karen McMullen, SVP/Regional Director, CFTACS at [karen@cftacs.org](mailto:karen@cftacs.org) or 1-800-795-5242 Ext.9958.

17.) **Subject:** SEC and NYSE Euronex - Teachers' Workshop Program (Summer 2012)

Greetings All,

The following comes from ASEC Partner, [U.S. Securities and Exchange Commission \(SEC\)](#).

### **SEC and NYSE Euronex – Teachers' Workshop Program (Summer 2012)**

The SEC's Office of Investor Education and Advocacy and NYSE Euronext are working together on professional development programs to help educators teach students about the financial marketplace and its importance in their lives and the global economy. The training sessions will feature lecture-discussions, hands-on activities and field trips.

[Teachers' Workshop Program – Summer 2012](#) (the link is to a brochure that contains a registration form)

#### ***2012 Teachers' Workshops***

***(held at the New York Stock Exchange in New York, NY)***

- June 25 - June 29
- July 9 - July 13
- July 16 – July 20

#### ***2012 SEC Graduate Program***

***(held at the SEC's headquarters in Washington, DC)***

- July 24 - July 27

#### ***2012 NYSE Euronext Graduate Program***

***(held at the New York Stock Exchange in New York, NY)***

- August 1 - August 3

Ken McDonnell  
Employee Benefit Research Institute  
Director, American Savings Education Council (ASEC)

1100 13th Street NW, Suite 878  
Washington, DC 20005  
(202) 775-6367 -- direct dial  
(202) 775-6312 -- fax  
[mcdonnell@ebri.org](mailto:mcdonnell@ebri.org)  
[mcdonnell@asec.org](mailto:mcdonnell@asec.org)

Every day is an opportunity to [www.choosetosave.org](http://www.choosetosave.org). Visit [www.americasavesweek.org](http://www.americasavesweek.org) to learn how you can take informed action. Start Small, Think Big!

**Upcoming ASEC Meeting Dates:**

**Partners Meetings:**

April 11, 2012  
October 17, 2012

**Government Interagency Group Meetings:**

February 9, 2012  
June 14, 2012  
September 13, 2012

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