



DFI DEPARTMENT OF
FINANCIAL INSTITUTIONS

First-Ever Financial Institute for Wisconsin Educators



Enroll in the introductory Wisconsin Institute of Financial and Economic Education. Learn to teach about money management, personal finance and more. This program helps you . . .

- ▲ Master the secrets of personal finance
- ▲ Get a big-picture view of historical monetary policy in the U.S.
- ▲ Gain understanding of economic and monetary conditions today
- ▲ Become an expert financial educator and confident money manager

An Exclusive Opportunity



This conference provides unparalleled breadth, depth, and completeness of financial information. You get an unbiased view of:

- ▲ The Federal Reserve's role in the American economy
- ▲ Academic and practical perspectives on savings and investing
- ▲ Budgeting in the real world
- ▲ Consumer credit
- ▲ The hidden costs of buying now and paying later

Your session leaders include top-notch instructors and professors with national and local experience in the financial industry. They come from both state and federal financial agencies, public and private sectors.

You go back to your classroom with relevant strategies, practical materials, hands-on experience, applicable information for today's financial climate, and a web site to visit. Campus lodging and meals included.

For You and Your Classroom:

- ▲ Lesson plans that fit current Wisconsin DPI models for relevant social studies standards in range D, 1-12
- ▲ Graduate credit or clock hours

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Madison, WI
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Wisconsin Institute of Financial & Economic Education

The WMC Foundation, Inc.
PO Box 352
Madison, WI 53701-0352



*A financial education program
for Wisconsin educators
presented by the Wisconsin
JumpStart Coalition*

August 6-10, 2001
Edgewood College, Madison

The Setting



Edgewood College is nestled close to the shores of beautiful Lake Wingra, Vilas Park Zoo and the Monroe St. neighborhood shops and restaurants. It offers the perfect setting for learning by day and relaxing by night. Enjoy a relaxed, get-acquainted first-night barbecue with all the fixings. Meet your peers. Have fun!

The New Teaching Challenge

Graduating seniors are in financial danger today because they lack financial literacy. A 1999 study showed that on average students could answer correctly just half of financial questions — a drop from a study done just three years prior! Yet students today have access to a veritable explosion of financial venues — credit cards, internet shopping and other financial tools — that were not available just a few years ago.

The need for financial education in Wisconsin classrooms will grow exponentially in the years to come. We are contacting you because we believe you have the leadership qualities to bring this cutting-edge financial teaching into your classroom. Take this important career step today. Enroll now.

The Wisconsin JumpStart Coalition promotes financial literacy among Wisconsin youth. With the assistance of several sponsoring organizations, the WJSC makes possible the combination of low cost and high quality for the inaugural gathering of the Wisconsin Institute of Financial and Economic Education.

A Partial List of Topics

- ▲ Savings and Investing
- ▲ Time value of money
- ▲ Money Clue — a financial board game simulation
- ▲ Basics of the market economy
- ▲ The "urge to splurge" and consumer credit
- ▲ Hidden costs — buy now, pay later
- ▲ Budgeting in the real world and credit education
- ▲ Social psychology of credit
- ▲ Consumer rights, fraud, and consumer credit
- ▲ The Federal Reserve's Role in the American Economy
- ▲ Credit reporting
- ▲ The price/earnings ratio and the stock market

For a complete program outline and DPI standards please see socsci.edgewood.edu/econ_ed/wifee/.

Seven Benefits

- ▲ Learn from top-notch instructors and guest speakers
- ▲ Earn graduate credits
- ▲ Gain lesson plans that fit DPI requirements
- ▲ Learn classroom teaching strategies that work
- ▲ Network with other educators
- ▲ Master your own personal finances
- ▲ Bring back numerous materials and proven curricula

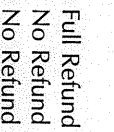
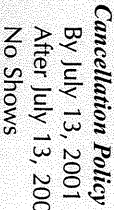
Costs and Graduate Credits

The cost of this program is \$75. (Includes lodging and meals.)

Earn two graduate credits for \$300. Earn an additional credit for only \$150 by attending a supplementary one-day trip to the Chicago Board of Trade, Chicago Mercantile Exchange, and the Federal Reserve Board. (6 clock hours)

Cancellation Policy

By July 13, 2001	Full Refund
After July 13, 2001	No Refund
No Shows	No Refund



Enrollment Form



Mail: Registration Department,
The WJSC Foundation, Inc.
PO Box 352, Madison, WI 53701-0352
Phone: 608/258-3400
Fax: 608/258-3413

Please print, type or attach your business card.

Name _____

School and City _____

Teaching Area or Title _____

Summer Address _____

Work Address _____

Work E-mail _____

City, State, Zip _____

Summer E-mail _____

Summer Phone _____

*Space is limited to 60 participants.
Acceptance is on a first-come, first serve basis.*

Sessions:

Monday - Thursday 8:30 a.m. - 4:00 p.m.
Friday 8:30 a.m. - 12:00 p.m.

Registration and Course Fees (please specify choices):

Program _____ \$75 (27 clock hours)
Graduate Credits _____ \$300
Additional Credit _____ \$150 (trip to Chicago Financial District)
_____ \$20 (administration fee for Chicago trip)

Check for \$ _____ is enclosed.

Payable to: The WJSC Foundation, Inc.

-OR- Please bill my:

VISA MasterCard American Express

Amount to be charged \$ _____

Cardholders Name (print) _____

Acct # _____ Exp. Date _____

Signature _____

Jump\$tart Coalition for Personal Financial Literacy Q & A

Q.) Who are the members of the Coalition?

A.) A wide range of organizations including government agencies, universities, associations, youth education groups, and non-profit and for-profit providers of personal finance education.

Q.) How can I get involved in Jump\$tart?

A.) Coalition partnerships are considered for all national organizations who share Jump\$tart's mission. Participation on a local level is possible through involvement with state coalitions.

Q.) How can I keep up to date on the personal finance movement?

A.) Subscribe to Jump\$tart's newsletter. The Update is published quarterly and costs only \$8.00 for a yearly subscription. The coalition members contribute articles for each issue. Topics relate to existing programs, research, and other youth personal finance information. To receive a free sample of Jump\$tart's Update, call **1-888-45-EDUCATE.**

Q.) How can I get top quality personal finance teaching materials?

A.) Visit Jump\$tart's Clearinghouse, accessible via the web site, www.jumpstart-coalition.org (click on "Education Materials" on the left side of the screen). Also, check out the Speakers and Training sections.

Board of Directors

- American Association of Family and Consumer Sciences
- American Bankers Association Education Foundation
- American Financial Services Association Education Foundation
- American Savings Education Council
- Association for Financial Counseling and Planning Education
- Center for Economic Education
- University of Missouri - St. Louis
- Cooperative Extension System, USDA
- Federal Reserve Board
- Federal Trade Commission
- InCharge Institute
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- National Education Association
- National Endowment for Financial Education
- National Foundation for Credit Counseling
- National Institute for Consumer Education
- Eastern Michigan University
- Securities Industry Foundation for Economic Education
- State University of New York at Buffalo
- U.S. Department of the Treasury Savings Bonds Marketing Office
- Bureau of the Public Debt
- U.S. Securities & Exchange Commission
- Office of Investor Education and Assistance
- Visa U.S.A., Inc.
- The Wall Street Journal Classroom Edition

JUMP\$TART!

FINANCIAL SMARTS FOR STUDENTS



JUMP\$TART!

FINANCIAL SMARTS FOR STUDENTS

The Jump\$Tart Coalition for Personal Financial Literacy seeks to improve the personal financial literacy of young adults.

Jump\$Tart's purpose is to evaluate the financial literacy of young adults; develop, disseminate, and encourage the use of guidelines for grades K-12; and promote the teaching of personal finance.

The Jump\$Tart Coalition believes that all young adults need to have the financial literacy necessary to make informed financial decisions.

Jump\$Tart Coalition for Personal Financial Literacy

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1-888-45-EDUCATE
Fax: 202-223-0321

Website: www.jumpstartcoalition.org
Email: info@jumpstartcoalition.org

Jump\$Tart Initiatives

PERSONAL FINANCIAL LITERACY SURVEY

A Personal Financial Literacy Survey was administered to a national sample of 1509 high school seniors in February 1997. On average, survey participants answered only 57% of the questions correctly — failing, on the grade scale used by most schools. When asked where they learned the most about managing their money, fewer than 11% answered "at school." Clearly, this demonstrates the need to provide personal finance curricula for the nation's 50 million students in grades K-12.

When the survey was repeated in 2000 to measure progress toward achieving Jump\$Tart's goal of personal financial literacy among all high school graduates by the year 2007, the average score was 51%. This decline is alarming since personal finance has evolved into a complex life skill that few graduates are prepared to manage wisely. A copy of the survey and its results may be obtained by calling **1-888-45-EDUCATE** or clicking on "downloads" at Jump\$Tart's website.

GUIDELINES AND BENCHMARKS

A nationally selected panel of teachers completed the *Personal Finance Education Guidelines and Benchmarks* for use by educators and parents. The guidelines provide a recommended scope of personal finance basics to be taught within four core areas:

- Income
- Money management
- Spending and credit
- Saving and investing

The benchmarks correlate with the guidelines to indicate the knowledge and skills that students need to learn by grades 4, 8 and 12. The guidelines and benchmarks enable school systems and youth-serving organizations to integrate resources into their curricula for educating students in this area of critical need. To receive a copy, call **1-888-45-EDUCATE** or clicking on "downloads" at Jump\$Tart's website.

CLEARINGHOUSE OF EDUCATION MATERIALS

The Jump\$Tart Clearinghouse provides a searchable database of educational materials for the K-12 age group. All materials have been evaluated to ensure coverage of at least one of the four guidelines of personal financial literacy. The Clearinghouse is searchable by grade level and topic in addition to other categories.

Located in the Clearinghouse is *How to Raise a Money-Smart Child: A Parents Guide*, a compilation of articles and activities written by Jump\$Tart's coalition members to help parents and educators explore the fundamentals of money management with their children and students.

To search the Clearinghouse, go to www.jumpstartcoalition.org and click on the "Education Materials" button on the left side of the screen.

STATE COALITIONS

The Jump\$Tart Coalition is involved in a leadership role in the formation of state coalitions for personal financial literacy. The state coalitions' membership mirrors that of the national coalition. The reason for their formation is to work with those who are familiar with the particular needs of a state in the area of personal finance education for grades K-12. Each state coalition has adopted Jump\$Tart's mission, guidelines, and initiatives.

To see if a state coalition has been formed in your state go to www.jumpstartcoalition.org and click on the "State Coalitions" button on the left side of the screen.

PUBLIC AWARENESS CAMPAIGN

Jump\$Tart is raising the public's awareness that personal finance management, like reading, math, or driver education, is a fundamental life skill that needs to be taught to our nation's youth before they become self-supporting. The Jump\$Tart Campaign targets the educational decision makers and communicators, such as government and administration officials, parents, educators, school board officials, personal finance media, and organizations represented as coalition members. The idea is to move the public through various levels of awareness toward the goals of improved personal financial education for America's youth.

Partners (In addition to Board Members)

- AARP
- Aid Association for Lutherans
- Allowance Net
- American Association of School Administrators
- American Bankruptcy Institute
- American Collectors Association
- American Express Company
- American General Retirement Services
- American Institute of Certified Public Accountants
- American Payroll Association
- Assn. of Independent Consumer Credit Counseling Agencies
- Bank of America
- Bannister Financial Education Services
- Business Professionals of America
- Capital One Financial Corporation
- Career & Colleges
- Cash University
- CBM Credit Education Foundation, Inc.
- Certified Financial Planner Board of Standards
- Champion Mortgage Co., Inc.
- Chase Manhattan Bank/ The Chase Foundation
- College Parents of America
- Consumer Federation of America
- Consumer Information Center
- Consumer Reports Center for Children, Youth and Families
- CreditGuard of America Inc.
- CUNA & Affiliates
- CUNA Mutual Group
- Distributive Education Clubs of America
- Edelman Financial Services, Inc.
- eFunds
- Equifax, Inc.
- Experian
- Family, Career and Community Leaders of America
- Fannie Mae Foundation
- Federal Deposit Insurance Corporation
- Financial Education Corporation
- Financial Literacy 2001
- Foundation for Teaching Economics

4-H USA

Freddie Mac

Future Business Leaders of America- Phi Beta Lambda

Garden State Credit Counseling, Inc.

Girl Scouts

Girl's Inc.

Gus A. Stavros Institute

Harley Davidson Financial Services

InVEST

Kids Own America

Kiplinger's Personal Finance Magazine

Life and Health Insurance Foundation for Education

Lightbulb Press

M2card

MainXchange, Inc.

MasterCard International

MFS Investment Management

The Money Institute

MONEY Magazine

Money Management International

Myvesta.org

National Alliance of Business

National Association of Investors Corporation

National Business Education Association

National Center for Financial Education

National Council for the Social Studies

North American Securities Administrators Association

Operation Hope

Pocket Card

Sallie Mae Trust for Education

Salomon Smith Barney

State Discount Brokers

Stein Roe Mutual Funds

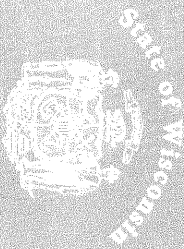
TD Waterhouse Securities

US Department of the Treasury

Wall Street Institute, Inc.


Young Americans Education Foundation

YoungBiz



DFI

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Madison, WI 53703

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 - Office of the Secretary 608-264-7800
 - Banking 608-261-7578
 - Mortgage Banking 608-261-7578
 - Corporations 608-261-7577
 - Credit Unions 608-261-9543
 - Savings Institutions 608-261-4335
 - Securities 608-266-1064
 - Uniform Commercial Code 608-261-9548
-  Your Money Matters
- Financial Education 608-261-4517
 - Wisconsin Consumer Act 608-264-7969
 - Video Conference Center 608-267-1704



This is DFI...

State of Wisconsin

DFI

DEPARTMENT OF
FINANCIAL INSTITUTIONS

**"A strong foundation for
Wisconsin's financial
future."**

Governor Scott McCallum



**THE DEPARTMENT OF
FINANCIAL INSTITUTIONS...**
is a single, streamlined
department to regulate the
financial services industry and
educate Wisconsin's citizens
about their money matters.
This ISDFI, the State of
Wisconsin's answer to less
Government that delivers more.

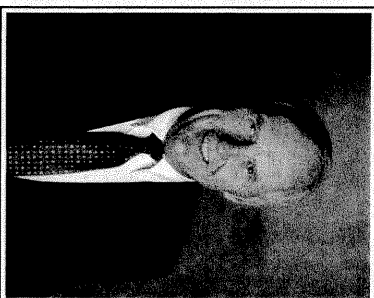


MISSION STATEMENT

TO PROTECT AND PROMOTE WISCONSIN'S FINANCIAL STRENGTH

Our first order of business at DFI is to protect Wisconsin's financial consumers through regulation and education. Nothing says this better than our mission statement—*Protecting and promoting Wisconsin's financial strength.*

We are committed to Wisconsin's financial strength by ensuring the safety and soundness of Wisconsin depository institutions, protecting the investing public, and enhancing the viability and accessibility of the state's business record-keeping system.



John F. Kunderert
Secretary

Byond regulation, DFI believes "information is power." DFI arms consumers with the information they need for financial preparedness through our *Your Money Matters* financial education program. We, here at DFI, provide a wealth of information to our regulated industries, policy makers, entrepreneurs, the media and consumers through our Website—www.wdfi.org. Check our site for up-to-the-moment information on current financial issues and legislative activity, statutes and administrative rules, financial data, access to DFI forms and records, and financial education material.

This is DFI. DFI truly recognizes the importance of service. We are committed to providing quality customer service to our many stakeholders through a dedicated staff with years of extensive financial expertise.

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Division of Banking

Regulates over 250 state-chartered banks; almost 6,450 in- and out-of-state mortgage bankers, mortgage brokers and loan originators; and, over 2,000 licensed financial service providers.

Division of Securities

Regulates offerings of securities including more than 800 corporate-type securities; 13,000 mutual funds; 555 franchises; approximately 1,892 broker-dealers and 95,000 securities sales agents; 1,104 investment adviser representatives; and 194 investment advisers.

Division of Corporate and Consumer Services

Overses Uniform Commercial Code (UCC) filings, and maintains the state-wide data base of UCC lien filings for secured transactions, and for organizing or licensing domestic and foreign corporations, limited partnerships, limited liability companies and limited liability partnerships.

Division of Savings Institutions

Regulates 24 savings and loans, and savings banks.

Office of Financial Education

Counsels consumers and merchants regarding their rights and responsibilities under the Wisconsin Consumer Act, which governs consumer credit transactions and the collection of consumer debt.

The *Your Money Matters* financial education program offers a variety of financial education opportunities including extensive resources on our Website; presentations for the public on current financial topics; and informational brochures on Investing, Credit, Financing and Entrepreneurship.

Office of Credit Unions

Attached to the Department for administrative purposes, the office regulates 340 state-chartered credit unions.

Division of Administrative Services and Technology

Manages the centralized delivery of administrative services, and acts as the hub for new technology department-wide.

**Bookmark Us
On Your
Browser**

www.wdfi.org



**Your Online Link
To Help With:**

- UNDERSTANDING
BANKS
SAVINGS INSTITUTIONS
CREDIT UNIONS
- FINANCIAL EDUCATION
- INVESTOR INFORMATION
- MORTGAGES
- CREDIT ISSUES
- UCC LIEN FILING
- FINANCIAL REGULATION
- INCORPORATING
- RAISING CAPITAL
- CURRENT LEGISLATION



DEPARTMENT OF
FINANCIAL INSTITUTIONS

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MADISON, WISCONSIN

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- MORTGAGE BANKING 608-261-7578
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- CREDIT UNIONS 608-261-9543
- SAVINGS INSTITUTIONS 608-261-4335

- WISCONSIN CONSUMER ACT 608-264-7969
- SECURITIES & FRANCHISING 608-266-1064
- UNIFORM COMMERCIAL CODE 608-261-9548
- FINANCIAL EDUCATION 608-261-9555



DFI/SEC/002P (R 07/98)



State of Wisconsin
Department of Financial Institutions

Scott McCallum, Governor

John F. Kundert, Secretary

Financial education is the key to achieving your goals and your family's well being. ***Your Money Matters***; and the Department of Financial Institutions, can help you reach your goals with its financial education program, "**DFI, Your Money Matters**".

DFI's combined strength as Wisconsin's "one-stop" financial regulatory agency provides a wide range of resources for a broad-based financial education program.

Your Money Matters-provides:

Speakers for meetings and seminars, conventions, professional and civic groups, high school and college classes, and other audiences of 30 or more.

Presentations for the public on current financial topics.

Informational Brochures on Investing, Credit, Financing and Entrepreneurship.

All services and information are free to the public. As a Wisconsin State agency, information and presentations remain unbiased. No products or services are sold.

Though the Department cannot provide investment or financial advice, please feel welcome to contact us with all of your questions about the financial industry in Wisconsin.

It is my hope, DFI, ***Your Money Matters***, can provide needed information to help individuals make sound financial decisions; because with finances, information is power and your protection.

John F. Kundert
Secretary



Office of Financial Education

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State of Wisconsin
Department of Financial Institutions

Scott McCallum, Governor

John F. Kundert, Secretary

Testimony of
Secretary John F. Kundert

Senate Committee on Education
SJR 31 – Financial Literacy
April 18, 2001

Good morning Chairman Grobschmidt and committee members. I am pleased to be here on behalf of the Department of Financial Institutions to testify in support of Senate Joint Resolution 31, which calls for greater public awareness of the need for financial education.

Last year, I appointed a Task Force on Financial Competitiveness made up of forty-two members representing consumers, regulators, policy makers and all of Wisconsin's financial services. I asked the task force to develop recommendations to enhance the competitive environment for Wisconsin's financial services and, you'll be interested to know, that their number one recommendation and priority involved financial education.

Since it was created, the Department of Financial Institutions has been committed to financial education. In the early days, we created a financial education program called "Your Money Matters," through which we print and distribute publications on important financial topics. We also provide speakers for community groups and school classes. More recently, DFI has taken a leadership role with the Wisconsin JumpStart Coalition, an effort that has brought together a wide variety of individuals and groups who share our commitment to increasing the financial literacy of our young people.

The goals of Senate Joint Resolution 31 fit right in with the efforts that are already underway here in the State of Wisconsin. Frankly, the attention this resolution focuses on financial literacy will go far in assuring that the need for financial education gets the attention it deserves. I would like to thank you, Senator Grobschmidt, as well as your counterpart in the State Assembly, Representative Luther Olsen, for your commitment to this cause. I would also like to thank Americans for Consumer Education and Competition (ACEC) for helping to raise the profile of this important issue.

We welcome a more complete study of financial literacy among young people here in Wisconsin. The Department of Financial Institutions wants to be involved with any organization or coalition which shares our commitment to financial education. As a matter of fact, we see a tremendous opportunity for groups like ACEC to work through already established efforts like the Wisconsin JumpStart Coalition to accomplish everything called for in this resolution.

With that, I would like to introduce David Mancl, the Director of DFI's Office of Financial Education, who also serves as the Chairman of Wisconsin's JumpStart Coalition. Thank you once again for the opportunity to testify today.

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Testimony of
David Mancl, Director
Office of Financial Education

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Chairman Grobschmidt and Honorable members of the Committee on Education thank you for the opportunity to speak before you today to encourage your support of Senate Joint Resolution 31 concerning the importance of financial literacy. My name is David Mancl, and as the Director of the Office of Financial Education, I am representing the Department of Financial Institutions (DFI) in endorsing this resolution.

It is fitting that the Committee has convened on the topic of financial education this month as Governor Scott McCallum has proclaimed the month of April as, "Savings and Investing Month." Also, several associations representing the finance industry, e.g., North American Securities Administrators Association, American Bankers Association and the Credit Union National Association, are participating nationally in financial awareness activities during the month as well.

The Department of Financial Institutions has been committed to the proactive promotion of financial education since the department was created in 1995. Prior to its formation various entities that now make up DFI were involved with some level of financial education outreach as well.

Today, DFI's agency wide financial education program provides extensive information and materials. Please refer to the packets of printed brochures for a sample of topical areas. These brochures are available on line at no cost and can be easily printed. The brochures are written by experts at DFI and are not copyrighted to encourage broad use. Our Website also provides useful links, educational tips, timely alerts, and there's even a, "Kids Page."

DFI provides presentations to organizations and classrooms on such topics as credit, investing and personal finance. This spring DFI will host its third annual personal finance conference for youth and their parents in Milwaukee.

The Department's success in financial literacy outreach is stronger than ever before in large part through DFI initiated public and private partnerships. DFI has worked with the Wisconsin Women's Council to create and deliver a financial education series aimed at disadvantaged women. DFI works with the Wisconsin Council on Economic Education in providing the Stock Market Simulation—a statewide competition teaching the basics of our free enterprise system.

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DFI has taken the initiative to provide a leadership role in The Wisconsin Jumpstart Coalition by allowing me to act as chair to facilitate the statewide collaborative.

The Wisconsin Jumpstart Coalition is an affiliate of the National Jumpstart Coalition which is a group of public and private organizations working collaboratively to promote financial education among youth since 1995. Please refer to the handouts for the list of partners for the state and national coalitions.

Many successful programs and proven curricula already exist. However, many of these seem to exist mutually exclusive of one another. Wisconsin Jumpstart Coalition was created by bringing representatives of these initiatives together which has amplified the individual initiatives and created new synergy. Organized over one year ago, Wisconsin Jumpstart has established three areas of focus:

The **Economic and Personal Financial Policies Committee** promotes personal finance education in all Wisconsin schools by focusing on legislative proposals and leveraging existing standards to increase financial education instruction in each school district. This committee will be responsible for overseeing a Wisconsin-specific statewide survey.

The **Awareness Committee** focuses on raising the level of attention towards improving financial literacy; and

The **Education Materials and Programs Committee** is working to identify Wisconsin-specific education institutions and their proven resources, materials and programs to augment the National Jumpstart Coalition's extensive database of 300 curricula on financial education, grades K-12.

The Wisconsin Jumpstart Coalition has just launched Wisconsin's first Institute on Financial and Economic Education. The week long graduate level training will offer instruction for teachers and will provide curricula and teaching tools to effectively integrate financial education into core subjects in the classroom.

Since Governor Scott McCallum's public announcement last week, the Institute has received a lot of attention from the media and most importantly teachers who want to attend. Clearly a common chord has been struck.

This initiative spends no tax dollars, and would not have been possible without the willingness and collaboration of its public and private partners, e.g. CBM Foundation, Wisconsin Manufactures and Commerce Foundation, CUNA Mutual Foundation, and Edgewood College among others.

The power produced by working together with organizations that share the financial education mission provides greater opportunity to combat financial illiteracy. Realizing this fact, the Americans for Consumer Education and Competition and the National Jumpstart Coalition, who share a parallel mission, just two weeks ago, hosted an awards ceremony to recognize various financial education initiatives around the nation.

Senate Joint Resolution 31 represents another opportunity for the two organizations to work together. Wisconsin Jumpstart has already invited Americans for Consumer Education and Competition to serve as a member on the state's coalition.

By working collaboratively much can be done to help our youth become prepared to enter our continuously evolving financial system. Through surveys that measure student's financial acumen, providing training to educators, and distributing organized materials and curricula, together we can improve the financial illiteracy trend.

America's financial illiteracy is so concerning that Chairman Allen Greenspan identified the importance of financial education especially among youth in a recent address to the Community Affairs Research Conference of the Federal Reserve. Never has it been so critical that our youth attain the tools they need to prevent potentially devastating financial mistakes.

I encourage your support of SJR31.

