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WELCOME

Greetings from the AFSA Education Foundation!

As you can see in the article below, I am the new Executive Director of the AFSA Education Foundation. I'd like to use my first letter for *MoneySKILL Matters!* to introduce myself.

As I write this letter early in my tenure, I must first acknowledge the incredible contribution of Susie Irvine who recently retired from the foundation. In her 21 years of service, she was instrumental in the development and implementation of MoneySKILL® and for that we will forever be grateful. I also want to recognize the work of the many teachers around the world who are currently using MoneySKILL. We know that because of people like you the MoneySKILL curriculum makes a difference in the lives of students every day.

As I begin my journey with the AFSA Education Foundation, I am excited and looking forward to making a positive difference. I recently attended AFSA's 100th Annual Meeting in Florida. It was a joy to meet business leaders who truly believe in the foundation's work and of course MoneySKILL. I plan to convey their enthusiasm and continue to get more businesses engaged with financial education.

When it comes to financial education I personally have a tremendous passion. My mom was a home economics teacher. So as I grew up with her always taking advantage of teachable moments to instill in me key financial concepts that have benefited me all of my life. I especially got excited when I won \$1,000 in high school as a National 4-H Consumer Education Award. This honor was a tremendous feat but most importantly it started me at an early age realizing how financial education connects to so many parts of our lives.

My career path has given me the opportunity to work with teachers, students, business leaders, and others who care about financial education. After working on Capitol Hill for an Oklahoma Congressman, I spent 24 years at a youth organization now called Family, Career and Community Leaders of America. More recently I was the Sr. Director of Financial Education at the National Foundation for Credit Counseling where I led a large-scale effort called Sharpen Your Financial Focus® that concentrated on Americans being financially stable.

In my work with the AFSA Education Foundation, I know that your examples and testimonials will help us tell the story. Please don't hesitate to reach out whether you are in a small, rural school in the state of Oklahoma where I grew up or in a large, urban city like Washington, DC where I work now, feedback provided helps us gain the appropriate support needed. In the coming months we plan to develop a strategic plan working closely with our AFSA Education Foundation Board of Directors. We welcome your ideas and suggestions as we engage in taking MoneySKILL to the next level!

Thank you,

Rhonda Ashburn
Executive Director
AFSA Education Foundation





By: David Casserly, Director MoneySKILL, AFSA Education Foundation

Michigan Teacher Uses MoneySKILL



Kenneth Krause

Kenneth Krause has been teaching high school for 28 years—longer than his students have been alive! During that time, he has taught everything from adult education to alternative education, from credit recovery to a work-experience

component, and even short- and long-term substitute positions. He has been with the Fitzgerald Schools in Warren, Michigan, though, since 1992 and began teaching primarily business courses in the Fall of 1993.

Like most teachers, he's a busy guy! He's the only business teacher in the school, so he teaches all of the business classes including Marketing I and II, Financial Literacy, Business Law, Accounting I and II and for the last two Years—U.S. History, primarily to juniors and seniors.

Teaching financial literacy to upperclassmen is the one class he feels has the greatest impact on his students' futures, and for that, he uses the MoneySKILL® curriculum.

"The MoneySkill modules have many positive features," he pointed out, "and that makes them very useable. Number one, if a student has low reading ability, the module can be read to them. It also exposes students to topics that I did not have time in class to cover."



And the third he mentions is that this is another way to expose students to financial literacy knowledge that they can acquire on their own time.

Despite his dedication, though, Ken does take time with his family.

"I have been married for 31 years and my wife and I have two adopted sons that are now 19 and 16. My wife was supportive of my career change when I decided to leave a 13-year career in grocery management to get my teaching certificate and go into education."

One of his greatest passions is travel. His family has travelled together to Japan, Hawaii, Seattle, San Diego, Washington DC, Arizona, Florida, the New England States and a Caribbean Cruise. Many of these trips were camping trips where they pulled the family RV and hit the road!

"Learning the skills of money management has enabled me to share my money successes and failures. It's also enabled my family and me to travel to many wonderful places throughout the country and in other parts of the world."

"Learning the skills of money management has enabled me to share my money successes and failures." – Kenneth Krause



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David Casserly, Director MoneySKILL, AFSA Education Foundation

AFSA Education Foundation Announces New Executive Director

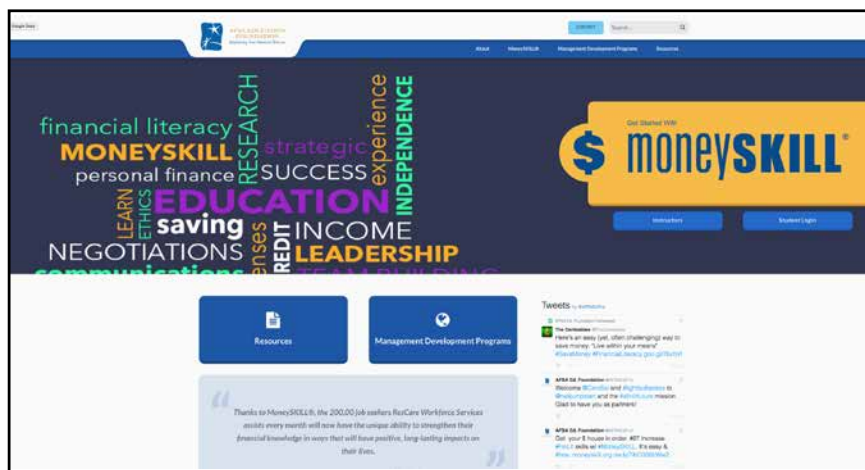
The AFSA Education Foundation Board of Directors has announced that Rhonda Ashburn will be its new executive director, effective November 2016. Rhonda brings many years of experience working in the nonprofit arena to her new position as well as a self-described “passion for personal finance education.” She comes to the foundation from the National Foundation for Credit Counseling® (NFCC®), the largest and longest-serving national nonprofit financial counseling organization in the United States.



Rhonda Ashburn

behaviors related to financial matters. Before joining NFCC, Rhonda served as the Director of Development with Family, Career and Community Leaders of America (FCCLA). While at FCCLA from 1987 to 2011 she established and maintained ongoing engagement with nonprofit organizations, government agencies, corporations, and other individuals/groups with strong commitments to financial education and youth leadership development.

“We are very fortunate to have someone with Rhonda’s experience in financial education join AFSAEF and continue to build upon the mission of encouraging financial literacy among all Americans,” said Chris Stinebert, President and CEO of the American Financial Services Association.



While at the NFCC, Rhonda was the Senior Director of Financial Education Programs and responsible for leading the NFCC strategic initiative called Sharpen Your Financial Focus® (Sharpen), a nationally-driven, grassroots program designed to assist American consumers in stabilizing their personal situations. Sharpen Your Financial Focus provided an opportunity for financial institutions and other partners to take a national stand in support of financial education and lead efforts to affect positively American consumers’ knowledge and

Before her elevation to Director, she served in a variety of positions with FCCLA. In her new position, Rhonda will not only be responsible for MoneySKILL and other personal finance education initiatives but also two continuing education

programs for mid-level and senior employees at AFSA member companies. The EDGE management program is conducted annually at Mercer University in Atlanta and the second leadership development opportunity is held at the University of North Carolina’s Kenan-Flagler Business School.

She holds a Bachelor of Science, Home Economics Education and Community Services degree from Oklahoma State University and a Nonprofit Management Executive Certificate from the Georgetown University Center for Public and Nonprofit Leadership.

Welcome Rhonda!





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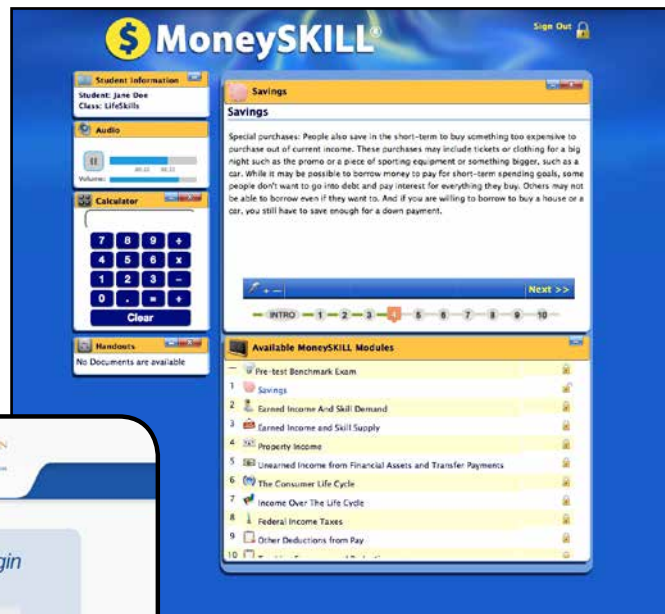
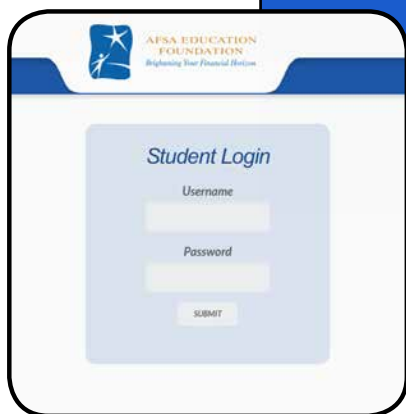
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David Casserly, Director MoneySKILL, AFSA Education Foundation

AFSA Education Foundation Staff Demos MoneySKILL Nationwide

AFSA Education Foundation staff have spent much of the Summer and Fall, demonstrating the MoneySKILL® curriculum to teachers. Conferences have included teacher groups such as state business educator associations, Career and Technical Education regional conferences and the state and national Jump\$tart Coalition teacher training conferences. More than 1,000 teachers attended presentations conducted by staff during the summer of 2016.

As you know, the AFSA Education Foundation not only sits on the Board of Directors of the national Jump\$tart Coalition® but was also one of its "founding partners." Again, this year the foundation was invited to present at the Jump\$tart National Educator Conference (NEC). This conference is especially noteworthy since the teachers gathered there in Dallas are all classroom teachers of personal finance education.



course; Career and Technical Education; Business; Economics; Math; and, Social Studies. Others use it as a self-study course; homework; or even a special class project.

Almost 45 teachers participated in the MoneySKILL breakout session and the reviews were exceptional. The presentation included not only a brief PowerPoint Presentation on financial literacy and effect of teen spending on the U.S. economy but also how MoneySKILL fills the gap for teachers in the classroom. It's currently being used by classroom teachers in all 50 states and 13 foreign countries. In fact, staff recently helped teachers in Ghana register and use the program.

Teachers at the NEC were invited to bring their laptops and register to use MoneySKILL during the session. Staff approved the registrations as they submitted them and teachers started to explore the teacher admin site.

Staff pointed out that the curriculum is currently being used in such classes as: Personal finance

Know of a conference or a group of teachers that might benefit from a demonstration of the MoneySKILL curriculum, contact us at info@monyskill.org.



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Ask MoneySKILL!

Q

Please change the password for one of my students.

A

We'll be happy to help you, but teachers can change the password for any of their students, whenever they feel the need to do so. Simply sign in as an approved instructor, click on "Students" and then on the appropriate class under "Current Student Information." Click "Edit" located to the left of the student, change the password and click "Save."

Q

I just tried to login as one of my students, but I could not open the pre-test. Can you help?

A

Frequently when this happens, it's one of 3 things: 1) A pop-up blocker (turn it off); 2) Firewall issues on the school system; and, 3) Something's "stuck" in the cache. Ask the student to turn off their computers, let it sit for a few moments, and then turn the laptop back on. If it's #2, you must speak to the IT staff at your school. They can frequently adjust the security on the system to accommodate your needs.

Q

Is there a way to lock the post-test after students have taken it once so that they cannot retake it? Right now, the system is letting them retake it if their score is below the retake grade that I set for the modules. I would like it, though, to be a one-time test.

A

No, it's something that we struggled with internally and changed over time. Initially, we had the Post-test as a one-time assessment, much like the Pre-Test is now. However, many teachers wanted the students to have an opportunity to get a better grade and the teacher did not want to go in and manually set a retake. Maybe a teacher option is something we can consider in our forthcoming upgrade.

Every month we answer questions about the Foundation, MoneySKILL, and anything pertaining to educating high school students on personal finance.

