Welcome to the 2018-19 school year, MoneySKILL® instructors! Whether you are a teacher, counselor, parent, or employer, this time of year can be quite invigorating.

While summer break is a wonderful time for students to escape the classroom and learn through other experiences such as a summer job or travel, the topic of personal finance is always prevalent and, understanding personal money management is a key skill. That is why I believe MoneySKILL is incredibly important. So, I wanted to remind you of the enhancements that were made to MoneySKILL in recent months…

All modules are now available in Spanish!

Additionally, we have adjusted the middle school curriculum. It is now made up of 12 modules and each module contains 10 questions that will hopefully challenge your students. Topics include:

1. Earned Income and Skill Demand
2. The Consumer Life Cycle
3. Other Deductions from Pay
4. Tracking Expenses and Budgeting
5. Paying for What We Buy
6. Using a Checking Account
7. Renting a Home
8. Food and Clothing
9. Vehicle Financing
10. Savings
11. Credit Cards and Other Unsecured Borrowing
12. Your Credit Rating

As you know, MoneySKILL is a comprehensive, online personal financial education curriculum that is free of cost. It was originally designed for middle and high school students, but today is being used by community colleges, home school parents, not-for-profit organizations, and more. It is extremely adaptable, allowing instructors to choose not only the modules they prefer but also the order in which they are presented.

Included in this edition of MoneySKILL Matters!, you will find a report from our summer intern about his experience working at the foundation as well as our spotlight article on Paul Merriman and our “Ask MoneySKILL” section of the newsletter.

Please reach out to me with any questions or comments and, thank you for all that you do!

Rhonda Ashburn
Executive Director
AFSA Education Foundation
Another Resource to Consider

Paul Merriman has enjoyed a long career as a financial advisor with the goal of “helping people make more money with less risk and more peace of mind.” He is a nationally recognized authority in this space and, now that he’s retired, has dedicated his life to educating and empowering investors, both young and old.

In 2013 he created the Merriman Financial Education Foundation in order to provide information and tools to investors so that they can make informed decisions in their own best interest and successfully implement their retirement savings program. He and his team of experts are constantly on the move looking to spread their knowledge. In fact, Paul is very motivated in his message and often references the AFSA Education Foundation’s MoneySKILL course.

There are many ways that Paul, and his team get the word out about “sound investing for every stage of life.” Visit www.paulmerriman.com to view the following:

- Videos
- Weekly podcasts
- Weekly news articles via MarketWatch
- Newsletters
- Books and ebooks
- Social media channels
- Workshops
- Radio/TV interviews

The AFSA Education Foundation commends Paul Merriman’s work and encourages MoneySKILL instructors to take a closer look at his offerings.

Paul Merriman
Sound Investing For Every Stage of Life
This summer, the foundation was lucky enough to have Joe Mason join our team as an intern. Originally from Toronto, Canada, Joe is pursuing a degree at Queen’s University in Kingston, Ontario. But, for the summer, Joe applied and was accepted to participate in The Fund for American Studies (TFAS) summer program, which brought him to Washington, DC. Joe’s days at the foundation were filled with a variety of tasks from assisting with a radio media tour to surveying MoneySKILL users to staffing an exhibit booth at a local teacher conference. Below are some parting thoughts that Joe wanted to share:

“\textit{The foundation’s mission to improve financial literacy is growing increasingly important especially, given the complexity of the economy. A major problem facing many people is that neither parents nor children have been taught to manage their personal finances properly. Failure to understand financial management can negatively affect many different aspects of adult life.}”

“My parents did a good job preparing me for university, yet I still rely on them to provide me with tuition and living expenses. Bottom line, I still have a lot to learn but have benefitted a great deal from my exposure to MoneySKILL, the foundation’s robust online course. It’s been a great summer and I applaud the AFSA Education Foundation’s work.”
Ask MoneySKILL!

Q What if my student cannot hear the reading of the MoneySKILL content?

A Check the volume of the player in the student’s browser, on the computer, and on the physical speakers if they are external. If those all seem okay, try another site where audio plays such as YouTube.

Q Can I have a copy of the student curriculum to review before presenting it to my students?

A We do not maintain a physical copy of the MoneySKILL curriculum. The best way to review the student experience is to set yourself up as a student and proceed through the curriculum as they would.

Q When I login I do not see the screen I expect, such as the student screen or teacher admin. How do I resolve this?

A Always logout when switching between user types. Otherwise, the system will use the persona of the previous login.

Every quarter we answer questions about the Foundation, MoneySKILL, and anything pertaining to educating students of all ages on personal finance.