Welcome to the third issue of MoneySKILL Matters!

I hope you’ve had a chance to take a look at our new website —www.afsaef.org. We’re really quite proud of the site and hope you like it, too!

As most of you may know, MoneySKILL® is a product of the AFSA Education Foundation. Sometimes that got lost by individuals using our online curriculum—student, teachers, and parents. And some never made the connection. The new website makes that connection quite clear.

We continue to reach out to new audiences this year. We presented at the American Association of Community Colleges national conference in April. Our co-presenter at that conference is highlighted in this issue of MoneySKILL Matters! Take a look at how a community college professor uses MoneySKILL with her economics classes.

Staff will be spending a lot of time this summer on the road, reaching out to teachers at various conferences around the county. We’re already scheduled in state teacher conferences that range from West Virginia to Texas to California. These conferences include not only old favorites like the Jump$tart Coalition’s national and state conferences and state Business Educators Associations’ conferences but also some new ones— the ACTE and The National Summit on Collegiate Financial Wellness.

Finally, thanks to each of you for all you do to help our nation focus on personal financial education and for using MoneySKILL. I’ll leave you with a thought from one of the teachers highlighted in this issue, Linda Smith, said in an email to us, “the most important reason why we chose your curriculum— it is FREE. With the chronic budget shortfalls in Texas schools, it is a great benefit to have access to MoneySKILL, plus it is on the TEA’s approved list of curriculum.”

Regards,

Susie Irvine
Susie Irvine, President & CEO
AFSA Education Foundation
Dr. Kelly H. Markson, Ph.D., has been teaching full-time at the community college level for ten years. Her economic classes at Wake Technical Community College in North Carolina encompass not only the entry level “Survey of Economics” but more advanced classes, too. For example, depending on the semester, they might include the 200-level “Principles of Microeconomics,” “Principles of Macroeconomics,” and even “International Economics.”

In addition to her regular text books, Dr. Markson also uses MoneySKILL® with her students.

“I use MoneySKILL for extra credit,” she pointed out. “Students can improve their grade by an entire letter grade if they complete all of the modules with an 80 average or above. (Students must also complete the pre- and post-test.) I tell them about this opportunity at the very beginning of the semester, and they are expected to work on MoneySKILL on their own time throughout the semester.”

The results have been gratifying for Dr. Markson. “I have found that it is my older students who REALLY appreciate MoneySKILL,” she said recently. “Because they have life experience and understand how mistakes that you make while you are young can haunt you when you are older. The older students often say ‘I wish I had this information when I was younger because I would have a lot more money now.’”

Recent statistics show that community college students may need the personal finance education that MoneySKILL provides as much as—or more than—younger students. As many as 63% of community college students are already working full time and making financial decisions that they could later come to regret.

Dr. Markson hopes to prevent that. “I teach because I want to make a positive, lasting difference in the lives of my students,” she noted. MoneySKILL helps her do that.

One of the features that she likes best about MoneySKILL is that it takes a vast amount of information and divides it compactly into manageable chunks, or modules.

“The students will learn the basics of what they need to know on a wide variety of topics such as stocks vs. bonds, insurance, buying vs. renting a home, and much more.”

Besides her busy teaching schedule, Dr. Markson also manages her family household. She’s married to a “wonderful husband” Paul and has two children, Hunter and Emma.

Mostly, she said, “they just enjoy being with each other!”
The AFSA Education Foundation Builds a New Website

Other than the occasional refresh, it’s been several years since the AFSA Education website had been updated. As AFSA Education Foundation (AFSAEF) President and CEO, Susie Irvine said recently, “It was definitely time for a fresh, new look!”

The timing of the development of the new website was precipitated by the hiring of a new website manager who could handle the intricacies of dealing with an outside technology vendor—James Hong. He was the point person with the website developer. In addition, staff sought not only to upgrade the look and infrastructure of the www.afsaef.org website but also to incorporate the www.moneyskill.org site into it. In short, staff wanted to put everything in one central spot.

“We wanted it to be clear to both teachers and students that MoneySKILL® was a product of the foundation,” Irvine pointed out. “We think the new design makes that perfectly clear for all to see.”

The site also now includes a live Twitter feed that adds life and dynamism to the site.

One issue that quickly developed, however, was finding a photo for the new site’s homepage, given the many, different audiences that the foundation serves. The photo not only had to appeal to young students (as young as middle school) but also to teachers, parents, and AFSA member organizations. Finally, staff developed a “word cloud” that seems to fit the bill.

One particularly attractive enhancement proved to be the interactive USA map that shows the financial literacy requirements of all 50 states. Now with a simple click, teachers and parents can see in one place the graduation requirements for their states; they can also see how MoneySKILL correlates to those state standards.

AFSAEF has developed and offers the American Financial Services Association (AFSA) members a number of different management development courses. It considers it critical for the growth and survival of financial services companies that the next generation of leadership be identified and trained to take on the responsibilities of leadership. AFSAEF provides cutting-edge training through both The EDGE for high- potential managers and the AFSA Leadership Development Program at the University of North Carolina. Both of these programs are accessed through the new website and potential participants can sign up and get information through the site.

“We’re very proud of the new site,” Irvine said, “and we hope everyone will take a look (www.afsaef.org) and give us your feedback!”

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MoneySKILL® remains one of the most adaptable personal finance curriculum available today. Linda Smith, who teaches Economics (both regular and AP) to her 12th grade classes at Rockwall High School in Texas, proves the point. “We usually have 3-4 more weeks of “instructional” time after AP exams and state mandated end-of-course exams,” she explained. “Students have the perception that school is over since we have covered the testing curriculum. This is when I like to present MoneySKILL to them. It is self-paced, self-directed and it is a good way for students who are anxious about whether they will pass or fail to determine their own future (literally and figuratively.)”

MoneySKILL® Focus of Teacher’s MoneySKILL® Assignments

Ms. Smith likes MoneySKILL because it prepares students to make adult decisions, using materials that treat them as adults, not to mention that it is free. “Much of the curriculum in high school personal finance tends to provide materials that seem more appropriate for middle school,” she said. “Those materials will quickly lose the interest of a high school senior. Another advantage is it combats “senioritis” and does seem to engage them for a bit longer than most instruction at this juncture in their education.”

“it is self-paced, self-directed and it is a good way for students who are anxious about whether they will pass or fail to determine their own future (literally and figuratively.)”

Apparently, though, it is the parents of her students that provide the most positive comments about MoneySKILL. This is the material they would prefer their children learn in economics, according to Smith.

Last year, Smith had a student who absolutely needed a good score on his MoneySKILL assignment to pass for the year. She contacted his parents and informed them of the situation. The student, of course, told his parents that he was doing all the assigned lessons, but the MoneySKILL gradebook showed otherwise. His parents apologized to Smith and made the student complete all of the modules instead of just the ones assigned.

Texas has a list of TEKS (Texas Essential Knowledge and Skills) topics that Texas students must master in various courses. Smith chooses only those modules in MoneySKILL that relate to those TEKS. As students read (or listen to the content) they not only are learning personal finance skills but also how to apply it to their personal lives and to use critical thinking skills in the process.

Smith teaches because she herself “loves learning and realizes its importance in being successful. I want to impart the love of knowledge to my students and especially its benefits.”

But Smith took a 23 year break from teaching to raise her family and other career interests. She has been married for 35 years and has two adult sons who both graduated from Texas A&M University. Outside the classroom, she loves to travel and has visited all 50 states and 20 foreign countries. In addition, though, she’s won two of the last three WorldQuest Trivia Challenges at the Dallas-Fort Worth World Affairs Council and has completed 5 half marathons while in her 50’s.

Obviously, she’s a very busy lady!
Every month, Susie Irvine, President and CEO of AFSAEF, is ready to answer questions about the Foundation, MoneySKILL, and anything pertaining to educating high school students on personal finance.

Q: I have a student in my 4th period class that is not able to complete any of her remaining modules. The screen goes black after she logs in. Please help.

A: Check to make sure no pop-up blockers are enabled on her computer. In addition, check to make sure the screen did not pop into another window when she logged in and you did not notice. You should also try shutting down the computer and rebooting. That stops your students from accessing the cache, which could be causing some of these problems.

If none of that works, tell your student to go directly to http://lms.moneyskill.org/students.

Q: On my student list, I am unable to view the individual results of the students’ pre- and post-tests. In the past, I could click on the test in the students edit page and view the test and the students’ answers. Now, when I click it, I get an error page that says the page is moved or unavailable.

Is this a known issue? Is there a way to correct this?

A: We discovered that there was a code issue that was preventing you from viewing the test results. That has now been corrected, and you can now view it.

Q: My students have been unable to log in. What can I do?

A: We noticed that your students have the same username as their password. To work correctly, the username and password must be different. We went through your entire class and added a “1” to each password. Tell your students to try again and let us know if you continue to have problems.

Q: My students have been unable to access their remaining modules. It’s close to the end of the semester, but I checked the “end date” and the modules should still be active. What can I do?

A: Please make sure you’ve entered the time zone where you live when you put the “end date.” Otherwise, the system defaults to Eastern Time and this could be the reason your students are locked out.

(If you have any problems accessing the www.moneyskill.org website, please enter www.lms.moneyskill.org into your browser and that should take you to the site.)