

# Georgia Consortium for Personal Financial Literacy

## 2008 Summary of Activities

### 2008 Educational Sessions

Date	Topic	Presenter
January 31, 2008	<i>Credit Crunch – Update on the Credit Scoring World</i>	<i>John Ulzheimer, Credit.com</i>
February 28, 2008	<i>Tax: Refunds, Credits, Scams and Updates</i>	<i>Carolyn Riticher, CPA Patricia Murray, IRS Tax Payer Advocate Natalie Wilkins, Ctr. For Financial Independence and Innovation</i>
March 28, 2008	<i>Reality and Myths about Long Term Care Insurance</i>	<i>Tom Hebrank, President-Elect GA. Financial Planning Association Director- Center for Lifelong Planning</i>
April 24, 2008	<i>Developing Financial Strategies and Solutions for Preserving Homeownership</i>	<i>Don Phoenix, Director NeighborWorks America, Southern District Charles Gardner, Director HUD’s Atlanta Homeownership Center, Federal Housing Administration</i>
September 8, 2008	<i>U.S. President’s Advisory Council on Financial Literacy</i>	<i>John Bryant, Vice Chairman U.S. President’s Council on Financial Literacy</i>
September 25, 2008	<i>Grading the States</i>	<i>Dr. Katherine Willoughby, Andrew Young School of Policy Studies Georgia State University</i>
October 30, 2008	<i>Financial Literacy and Debt Management in Higher Education : Student Loans, Hope Scholarship, and GA411</i>	<i>Deatra Riley, Consumer Credit Counseling Service Mendi Morrow. Senior Regional Rep. Regina Venson, Default Prevention Specialist Ante Williams, Senior Regional Rep. GA Student Finance Commission</i>

### 2008 Summit: Steps to Building Financial Literacy and Independence

## Youth Outreach

### FBLA Student Leadership Conference, March 14-15 2008, Athens, Georgia

Date	Topic	Presenter
March 14, 2008	Student Loans/ Fin Aid - Hope Scholarship	Laurel Starling, Georgia Student Finance Commission
March 14, 2008	Credit- Empower Yourself with Knowledge	Bill Cheeks, Regional Director, JumpStart
March 14, 2008	Exploring Financial Service Careers	Lee Pence – GFPA Sam French - GSCPA
March 14, 2008	Scam Jam	Pam Meyer Better Business Bureau
March 14, 2008	Banking Basics	Tom Stokes, FDIC
March 15, 2008	Money Personality: Who Are You When It Comes To Money?	Nancy Schwartzmiller Georgia Consortium
March 15, 2008	Identity Theft	Nancy Schwartzmiller Georgia Consortium
March 15, 2008	Katrina's Classroom from the Federal Reserve Bank	Nancy Schwartzmiller Georgia Consortium
March 15, 2008	Reality Check	Nancy Schwartzmiller Georgia Consortium

### FBLA Student Leadership Conference November 21-22, 2008

Date	Topic	Presenter
November 21, 2008	Intro to Financial Literacy Strand	Nancy Schwartzmiller Georgia Consortium
November 21, 2008	Understanding Credit Reports and Scores	Bill Cheeks, Regional Director JumpStart Coalition
November 21, 2008	Hope Scholarship/ GA411, Student Loans	Regina Venson, Thomas Meunier GA Student Finance Commission
November 21, 2008	ABCs of Car Buying	Bill Cheeks, Regional Director JumpStart Coalition
November 21, 2008	Making the Grade with Credit and Debt	Meg Shepard, Director UGA, Peer Financial Counseling
November 21, 2008	ABCs of Car Buying	Bill Cheeks, Regional Director

		JumpStart Coalition
November 21, 2008	Making the Grade with Credit and Debt	Meg Shepard, Director UGA, Peer Financial Counseling
November 22, 2008	Scam Jam	Pam Meyer, Better Business Bureau
November 22, 2008	Surviving on a High School Budget	Meg Shepard, Director UGA, Peer Financial Counseling
November 22, 2008	Who Wants to Be a Millionaire?	Tammy Malally, Better Investing
November 22, 2008	ID Theft	Nancy Schwartzmiller Georgia Consortium

### **TEACHER OUTREACH**

**Presented to Department of Education, Business Education Teachers, Staff  
Development for Financial Management Service Pathways, February 12, 2008**

<b>Date</b>	<b>Topic</b>	<b>Presenter</b>
February 12, 2008	Financial Literacy Resources Overview	Nancy Schwartzmiller Georgia Consortium
February 12, 2008	Katrina's Classroom	Nancy Schwartzmiller Georgia Consortium
February 12, 2008	MoneySmart from FDIC Check It Out, Keep it Safe, Pay Yourself First	Penney King, FDIC
February 12, 2008	Insurance Education Resources	Tom Hebrank, President Elect GA Financial Planning Association

**Presented to FBLA advisors at Student Leadership Conference, March 14, 2008**

<b>Date</b>	<b>Topic</b>	<b>Presenter</b>
March 14, 2008	Teacher Retirement System	Mike Zarem
March 14, 2008	State Health Benefits	Nancy Stafford
March 14, 2008	Teacher Retirement System	Mike Zarem
March 14, 2008	State Health Benefits	Nancy Stafford
March 14, 2008	Overview of FDIC MoneySmart	Tom Stokes

**Teacher Training present to Family and Consumer Science and Cooperative  
Extension Staff Development conference, March 28, 2008**

March 28, 2008	Teacher Retirement System	Mike Zarem
March 28, 2008	State Health Benefits	Lindsie Abercrombie
March 28, 2008	Understanding Credit	Bill Cheeks
March 28, 2008	ABCs of Car Buying	Bill Cheeks

March 28, 2008	Overview of Money Smart Program - FDIC	Tom Stokes
March 28, 2008	Banking Basics	Tom Stokes
March 28, 2008	Identity Theft	Tom Stokes
March 28, 2008	The Next Phase of Your Life	Bonnie Hughes
March 28, 2008	Budgeting- Creating a Plan	Bonnie Hughes
March 28, 2008	Scams and Smart Consumers	Fred Elsberry

**Presentations were conducted to help Teachers in Cobb County, July 21, 2008**

July 21, 2008	Teacher Retirement System	Mike Zarem
July 21, 2008	State Health Benefits	Jean Giles

**Presented to Teachers attending the Georgia Council on Economic Education Sessions, "Financing Your Future" on October 17, 2008**

October 17,2008	Financial Literacy Resources Overview	Nancy Schwartzmiller
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**SENIOR CITIZEN OUTREACH**

**Ongoing Lunch and Learn presentations at Senior Centers in Dekalb County**

May 5,2008	Financial Topics Overview	Nancy Schwartzmiller	Senior Center - Chamblee
May 12, 2008	Scams that Target Seniors	Fred Elsberry Better Business Bureau	Senior Center - Chamblee
May 19th	Identity Theft	Nancy Schwartzmiller	Senior Center - Chamblee
June 2, 2008	Savings Strategies	Nancy Schwartzmiller	Senior Center - Chamblee
June 11, 2008	Financial Topic Focus & Overview	Nancy Schwartzmiller	Senior Center – S. Dekalb
June 11, 2008	Financial Topic Focus & Overview	Nancy Schwartzmiller	Senior Center – Dekalb Atlanta
June 25, 2008	Financial Topic Focus & Overview	Nancy Schwartzmiller	Senior Center – Scottsdale
June 25, 2008	Financial Topic Focus & Overview	Nancy Schwartzmiller	Senior Center – Dekalb
July 14, 2008	Opt Out programs	Nancy Schwartzmiller	Senior Center – Chamblee
July 28, 2008			Senior Center - Chamblee
August 11, 2008		Nancy Schwartzmiller Georgia Consortium	Senior Center - Chamblee
August 18, 2008	E-mail Scams	Nancy Schwartzmiller Georgia Consortium	Senior Center – Chamblee

August 25, 2008	Discerning Mailbox Scams	Fred Elsberry	Senior Center – Chamblee
September 15, 2008	Review	Nancy Schwartzmiller Georgia Consortium	Senior Center - Chamblee
October 20, 2008	Financial Prepared for a Disaster	Nancy Schwartzmiller Georgia Consortium	Senior Center - Chamblee
October 27, 2008		Nancy Schwartzmiller Georgia Consortium	Senior Center - Chamblee
November 3, 2008	Credit Basics	Carole Wilson, Consumer Credit Counseling Service	Senior Center - Chamblee
November 10, 2008	Credit Freeze	Matthew Goodman, Equifax	Senior Center - Chamblee
November 24, 2008	Saving Money on Prescriptions and Budgeting Basics	Lee Pence, Pro Bono Chairman, Georgia FPA	Senior Center - Chamblee

#### **Outreach to Women at Risk in Cobb County**

June 23, 2008	Focus group and Assessment with case workers of CFR	Nancy Schwartzmiller Lee Pence Zack Cockfield Glenda Freeman	Center for Family Resources
June 23, 2008	Overview of MoneySmart	Glenda Freeman - FDIC	Center for Family Resources
June 23, 2008	Tax Advocate Service	Internal Revenue Service Representative	Center for Family Resources
July 3, 2008	Follow-up assessment with Directors	Nancy Schwartzmiller Georgia Consortium	Center for Family Resources
August 20, 2008	Understanding ID Theft	Nancy Schwartzmiller Georgia Consortium	Center for Family Resources
September 24, 2008	Living on 70cents a Day	Dolores Sherman, CCCS	CFR - Caseworker training
September 24, 2008	Debt Game Exercise	Ben Linton, Carole Wilson and Dolores Sherman - CCCS	CFR – Caseworker training
September 24, 2008	Borrowing Basics	Tom Stokes, FDIC MoneySmart	CFR - Caseworker training
September 24, 2008	Credit Basics	Tom Stokes, FDIC Money Smart	CFR – Caseworker training
September 24, 2008	Tour of Federal Reserve Bank	Federal Reserve Bank Volunteers	CFR – Caseworker training
November 12, 2008	Banking Basics	Penny King - FDIC	CFR – caseworkers

November 12, 2008	Get Checking	Chiquita Board Get Checking	CFR – caseworkers
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#### General Outreach

May 7, 2008	Overview of Financial Literacy Issues	Nancy Schwartzmiller Georgia Consortium	Marietta Rotary Club Speaker
September 4, 2008	Overview of Financial Literacy Issues	Nancy Schwartzmiller Georgia Consortium	Chamblee Breakfast Speaker

#### **Annual Meeting, December 4, 2008**

The annual meeting was hosted by the Federal Reserve Bank of Atlanta on December 4<sup>th</sup> from 11:30 a.m. – 1:30 p.m. Attendees heard reports and updates on “*The Impact of Meltdown on Housing Issues*” from Chris Morris, Director, Dekalb County Community Development Department and “*Impact of the Meltdown on the Bankruptcy Courts*” from the Honorable Judge Joyce Bihary of the United States Bankruptcy Court.

In addition there were updates on the Georgia Performance Standards – Implementation of Personal Finance Objectives and K-16 Personal Financial Literacy efforts from David Martin, Executive Director, the Georgia Council on Economic Education and Nancy Schwartzmiller, Executive Director, Georgia Consortium for Personal Financial Literacy.

Our keynote speaker was Paula Tkac, Financial Economist and Associate Policy Adviser at the Federal Reserve Bank of Atlanta. Paula gave a stimulating presentation on “The Anatomy of a Financial Crisis”. She was able to explain our current financial crisis by using the illustration of an illness within the human body. Paula went on to describe the various “prescriptions” that are being discussed and their hopeful impact as well as their potential side effects. Her timely remarks helped all attendees gain insight into the current financial situation.