



State of New Jersey

DEPARTMENT OF EDUCATION

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CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

CHRISTOPHER D. CERF
Acting Commissioner

October 17, 2011

TO: Chief School Administrators
Charter School Lead Persons
Nonpublic School Representatives

FROM: Mary Jane Kurabinski, Director *mjk*
Office of Literacy

SUBJECT: Personal Financial Literacy Workshops

The New Jersey Core Curriculum Content Standard 9.2 Personal Financial Literacy requires K-12 teachers to teach personal financial literacy by September 1, 2012. In an effort to continue our technical support to school districts, the Department of Education would like to let you know that there are many opportunities to gain necessary skills and knowledge to teach personal financial literacy in order to meet and/or exceed the requirements of the standards. The department has benefitted from collaborating with the New Jersey Coalition for Financial Education (NJCFE) for over ten years as well as experts from the financial community including banking and insurance to provide partnerships and professional development in order to educate and inform students and teachers about sound financial practices.

Research demonstrates that the more people know about credit and banking services, the more likely they are to develop a plan to manage their money, save for future needs and goals, use credit responsibly and comparison-shop. Studies also show that students with a college savings account are up to *seven times more likely* to enroll in college.

The New Jersey Department of Education would like to encourage your teachers to attend one or more of the Financial Literacy Opportunities attached to this memo so they are prepared to teach personal financial literacy in order to meet the requirements of Standard 9.2 as well as to meet "N.J.A.C 6A:8-5.1(a)1v which requires "At least 2.5-credits in financial, economic, business, and entrepreneurial literacy, effective with the 2010-2011 grade nine class."

Please continue to look for financial literacy training which will be posted in the Calendar of Events <http://education.state.nj.us/events/> and/or on the NJCFE web site www.njcfe.org.

If you have any questions please contact Sandy O'Neil, Office of Educational Technology and the Office of Literacy, at sandy.oneil@doe.state.nj.us or 609-777-4662.

MJK/LC/SON/n:\karima\sandy_o'neil\broadcast_sept2011.doc

Attachments

c: State Board of Education
Christopher Cerf, Acting Commissioner
Senior Staff
Carly Bolger
Diane Shoener
Laurence Cocco
Sandy O'Neil
Emily MacKinnon
Constance Webster
Executive County Superintendents
Garden State Coalition for Schools
LEE Group

www.nj.gov/education

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NEW JERSEY COALITION FOR FINANCIAL EDUCATION

A FREE Update for Financial Educators Pre-K to Adult

Understanding the “New Normal”:

NEW Information, Materials, & Evaluation Tools for Teaching Personal Finance

Tuesday, November 29, 2011

Mercer County Community College

1200 Old Trenton Road

West Windsor, NJ 08550

SC145 – Student Center

4-7:30 PM (Registration starts at 3:30)

Parking is available in the lot directly across from the Security Building (see map on next page)

There is no fee to attend but pre-registration is required.

Space is limited. Register online at <http://education.state.nj.us/events/>

This workshop is sponsored by the NJ Coalition for Financial Education, Mercer County Community College, and the NJ Department of Education with financial support from the Council for Economic Education.

Are you just starting to teach personal finance or are you an experienced personal finance educator? Attend this 4-hour professional development workshop and learn about *NEW* topics, tools, and strategies for teaching students and adults about money management, credit, savings, investing, economics, and entrepreneurship.

- Learn how the “*new normal*” affects what consumers need to know in today’s challenging economy.
 - Gather *new* resources and tools for making personal finance interactive and age-appropriate.
 - Hear about evaluation and assessment tools to measure student understanding and performance.
 - Share ideas and teaching strategies with other educators.
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- ◆ 3.5 hours of professional development credits will be available.
 - ◆ A light working dinner will be served.
 - ◆ Door prizes will be awarded at the end of the session.
 - ◆ Free educational materials will be distributed.

Contact Carole Glade at 973-377-7577 or caroleglade@gmail.com with questions

DIRECTIONS:

http://www.mccc.edu/welcome_directions_wwcampus.shtml



Sponsored by:



NEW JERSEY COALITION FOR FINANCIAL EDUCATION

300 West State Street
Trenton, NJ 08619

Phone: 609-306-3810

Fax: 609-482-4102

Email: info@njcfe.org

A local partner



SAVE THE DATE!

DECEMBER 7, 2011

RWJ Hamilton Center for Health & Wellness
3100 Quakerbridge Rd
Trenton, NJ 08619
8 AM – 2 PM

The New Jersey Coalition for Financial Education in partnership with the New Jersey Credit Unions, New Jersey Department of Education, and several premier New Jersey banks and financial institutions is proud to announce

NJCFE's 5th Annual Financial Literacy Symposium and Awards Presentation-

The Community Financial Survival Kit-

A Symposium for Everything YOU Need to Know to Succeed in the 21st Century

Are you a **Teacher? Leaders of the Community? Non-Profit or Faith-Based Organization Leader? A Parent? Adult Educators?** or **ANYONE** that desires valuable information in the study of financial literacy from experts around the state?

Then this Symposium is for YOU!

Professional financial institutions and financial literacy teachers will jointly present to members of New Jersey various communities and backgrounds information about adaptive resources, tools of the trade, and strategies to equip members of the community with personal financial literacy skills.

Registration is limited.

This can't miss event is the highlight of the NJCFE and our partnerships' calendar year! *Please register at www.njcfe.org and also check frequently for additional training opportunities.