



**JUNE IS NATIONAL HOME OWNERSHIP MONTH!**

**New Credit Scoring Formula Rolls Out**

In the old days, if you paid cash for everything and carried no debt, you were considered a great prospect for a mortgage or car loan. Fast forward a few decades and the rules have changed considerably. Today, your ability to borrow is largely determined by your credit score, a three-digit number lenders use to calculate how likely you are to repay debt.

A new version of FICO, the most widely used credit-scoring formula, has begun rolling out. FICO is named for Fair Isaac Corporation, whose proprietary software is used by the three leading credit bureaus. Under the new version, FICO 08, weighting factors used to determine scores will change as lenders gradually adopt the new system.

A few FICO 08 highlights:

- It continues to grade scores from a low of 300 up to 850 for stellar credit risks.
- Unpaid collections, judgments and tax liens where the original debt is under \$100 (like small library fines, parking tickets or medical bills) are no longer factored in so they won't ding your credit score.
- One-time credit setbacks, like a charge-off or car repossession, won't impact your credit as seriously, provided your other accounts remain in good standing. However, persistent late payments likely will be penalized more heavily.
- FICO 08 still factors in a certain amount of "authorized user" activity (adding a spouse or child to an account to make credit conveniently available). However, you can no longer pay a credit repair agency to "piggyback" on a stranger's strong credit record to improve your own score.
- FICO 08 is more sensitive to how much of your available credit you use; so if your lender lowers your credit limit, you might suddenly be tapping a higher percentage of available credit and be penalized.

If you maintain credit cards you seldom use, lenders may adjust their credit limits or close them altogether, thereby lowering your overall available credit – and possibly, your credit score. One strategy: Make occasional small charges on these cards so lenders will be less inclined to close the accounts. Just be sure to pay off balances each month, otherwise you'll defeat the whole purpose.

Because not all credit bureaus (and thus, their lender clients) are adopting

**What makes up a FICO credit score?**

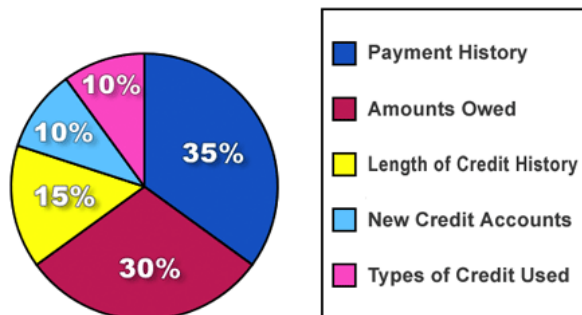


Image Source: Home Buying Institute, [www.HomeBuyingInstitute.com](http://www.HomeBuyingInstitute.com)

FICO 08 at the same time, it may not always be apparent which factors are being used to assess your creditworthiness. However the following guidelines will always help you maintain a sound credit score:

- Stay well below your overall and individual credit card limits.
- Never exceed credit limits or make late payments – that could damage your credit score and result in greatly increased interest rates.
- Carefully review your credit reports. You can order one free report annually from each of the three major credit bureaus at [www.annualcreditreport.com](http://www.annualcreditreport.com). Look for errors and fraud that could lower your score.
- You can also estimate your score using the free FICO Score Estimator at “What’s My Score”, by Visa ([www.whatsmyscore.org/estimator](http://www.whatsmyscore.org/estimator).)  
– Jason Alderman, Visa Financial Education. Sign up for his free monthly e-Newsletter at [www.practicalmoneyskills.com/newsletter](http://www.practicalmoneyskills.com/newsletter).

## Florida Coalition News

### Florida Coalition Participates in Council of Economic Education’s Governor’s Award

The Florida Jump\$tart Coalition, Junior Achievement, and the Federal Reserve Bank of Atlanta, Jacksonville Branch showcased their financial literacy programs to over 200 economics teachers from around the state at the Florida Council of Economic Education’s Governor’s Award meeting in Orlando on May 8. The Coalition awarded a lucky teacher with a \$50 Savings Bond door prize.

### Million Child Challenge Update

649,701 Students Reached; 18,751 Banker Volunteers. With only 350,000 more students to go, the American Bankers Association is on track to meet the **Million Child Challenge!** You can help meet the challenge by giving a summer lesson to a year-round kids’ organization like a local Boys & Girls Club, community organization, or summer camp. These are just a few examples of groups that operate year-round and would be eager to receive a Teach Children to Save summer lesson. To be included in the Million Child Challenge and to be listed on the online **Teach Children to Save Honor Roll**, [register online](#).

## Upcoming Events

### Friday, June 12, 2009, 11 a.m.-4 p.m.

“Got F’s?” **Fun Day** (“The Fundamentals of Finance, Football, and Firearm Accident Prevention”); Gould’s Park, Miami; Community Works Coalition, Inc.

### Wednesday, June 17, 2009, 7:30 a.m.-5 p.m.

#### HOPE Global Financial Literacy Summit

THEARC, Washington, DC; <http://summit09.operationhope.org/>

### Wednesday, June 17, 2009

#### FDIC Money Smart Train-the-Trainer Workshop

Milton, Florida

Contact John Olsen at [jolsen@fdic.gov](mailto:jolsen@fdic.gov) for more information.

## June 18 and 19, 2009

### **Florida Prosperity Partnership State Conference**

Orlando World Center Marriott Resort & Convention Center

Purpose: To be a difference-maker in Florida's fight to improve financial stability and economic self sufficiency for low-to-moderate income citizens. Registration fee: \$50 for first attendee from organization and \$25 each for all others.

For more information contact: Janet Hamer, (904) 632-3588;

[Janet.Hamer@atl.frb.org](mailto:Janet.Hamer@atl.frb.org)

## Friday, June 29, 10 a.m.

**Florida Jump\$tart Coalition Board Meeting** by conference call

## Federal Reserve's Summer Workshops for Educators

The workshops will be held at the Jacksonville Branch of the Federal Reserve Bank of Atlanta, 800 Water Street, Jacksonville, FL 32204. Please view the link to register, and for additional information about each event.

[http://www.frbatlanta.org/atlantafed/econ\\_ed/calendar\\_of\\_events.cfm#fl](http://www.frbatlanta.org/atlantafed/econ_ed/calendar_of_events.cfm#fl)

### **Is Capitalism Good for the Poor?**

**Wednesday, June 17, 2009 from 8 a.m.–3:30 p.m.**

This experience introduces teachers to using economic reasoning to analyze the impact—both real and potential—of capitalist institutions on the well-being of the world's poor. Lesson topics addressed include: what is poverty and who are the poor, what is capitalism, degrees of market competition, property rights and the rule of law, incentives that generate invention and innovation, and incentives that promote social cooperation. This free workshop and free curriculum are designed for secondary social studies teachers.

### **Economic Forces in American History**

**Tuesday, June 23 through Friday, June 26, 2009 from 8 a.m.–3:30 p.m.**

This four day cross-curricular program helps teachers incorporate economic reasoning into their high school American history courses. Program instructors provide economic explanations of pivotal historical events. Participants learn interactive teaching strategies that incorporate the actual circumstances of historical periods of study. Learn about the important role of the central bank in U.S. history and its implications for policymaking. With the lesson plans, teachers can help their students learn by reliving history rather than just reading or hearing about it.

### **It's Your Paycheck**

**Thursday, July 30, 2009 from 8 a.m.–3:30 p.m.**

Designed for teaching high school personal finance topics. Participants will receive the curriculum that contains three sections—"Know Your Dough," "KaChing!" and "All About Credit." The lessons in each of these sections employ various teaching strategies to engage students so that they have opportunities to apply the concepts being taught. Each lesson includes black-line masters of the handouts and visuals needed to teach the lesson. All of the lessons are correlated with the National Personal Finance Standards and the National Standards in Economics.

## November 19-20, 2009

### First Annual Florida Asset Building Conference; Orlando

**Conference Goal:** To facilitate development of asset building policies, to broaden savings and asset ownership opportunities for low-to moderate income families who have limited resources at their disposal. **Call for Proposals** coming soon. For further information contact: [sokoya@earthlink.net](mailto:sokoya@earthlink.net)

## News Briefs

### First-Time-Homebuyer Credit Upped For 2009

(May 11, 2009) – The first-time-homebuyer tax credit has undergone some significant renovations, thanks to recent legislation and regulations. **Under the Housing and Economic Recovery Act of 2008**, the first-time homebuyer credit became available for homes purchased between April 9 and Dec. 31, 2008. Qualifying homebuyers, meaning those who had not held an ownership interest in a principal residence for the preceding three years, could claim a 10% credit up to \$7,500 that must be recaptured over 15 years. If, in any year during that period, the home is sold or ceases to be the taxpayer or spouse's principal residence, any remaining unrecaptured credit amount generally must be recaptured in full in that year.

**For purchases between Jan. 1 and Nov. 30, 2009**, the American Recovery and Reinvestment Act of 2009 increases the maximum credit to \$8,000 and eliminates the recapture requirement unless the taxpayer sells the home or stops using it as a principal residence within three years of the date of purchase. – *The Journal of Accountancy*

### Great Piggy Bank Adventure opens at Florida's Epcot Center

(May 19, 2009) ORLANDO – Not even the happiest place on Earth is spared the lessons of saving and investing in this era of recession. Walt Disney World's Epcot theme park on May 19 opened an interactive game-based exhibit aimed at teaching kids ages 8 to 13 basic lessons in personal finance that would make Scrooge McDuck proud. The **Great Piggy Bank Adventure** was conceived by Disney imagineers and its sponsor, T. Rowe Price, during the height of the boom years in 2006. But the timing of its opening has been impeccable — in the middle of the worst recession in a generation.

The noisy and colorful 3,800-square-foot space with interactive video games seeks to impart four basic lessons: setting goals, saving and spending wisely, staying ahead of inflation and diversifying investments. The video games star pigs who are learning the virtues of saving toward goals. A wolf who can raise inflation and take money away from the pigs is the villain in the games. Participants start by choosing on a video screen the financial goals they want to achieve. The choices are redecorating a bedroom, saving for a vacation, putting money away for a college education and saving enough for retirement. They're given a plastic piggy bank which digitally keeps track of the money they're either saving or spending at each of the three video game stations.

One game requires the player to direct falling coins into saving and spending buckets, and in another they have to move levers to stop a wolf from raising inflation. The third game requires a player to hide coins in diverse areas of a bedroom so they can't be stolen by the wolf. At the end of the exhibit, participants place their piggy banks in a detection box which measures whether they have met their financial goals.

The exhibit has a companion Web site which offers games and lessons on finances. <http://piggybank.disney.go.com/media/ap/piggybank/index.html> – *The Associated Press*

## Unemployment Woes May Linger Longer than Expected

(May 19, 2009) – Unemployment, which is expected to continue to increase after the recession ends, could lock the U.S. into a "depressed economy" for as long as five years, Nobel Prize-winning economist Paul Krugman said at a financial conference in Seoul, South Korea. Krugman said it is possible the U.S. economy will return to GDP growth this summer, with Europe following "a little bit later." – *Forbes/The Associated Press*

## Banks Brace for Credit Card Write-Offs

(May 11, 2009) – It used to be easy to guess how many Americans would have problems paying their credit card bills. Banks just looked at unemployment: Fewer jobs meant more trouble ahead. For many lenders, losses are now starting to outpace layoffs.

Experts predict that millions of Americans will not be able to pay off their debts, leaving a gaping hole at ailing banks still trying to recover from the housing bust. The bank stress test results suggested that the nation's 19 biggest banks could expect nearly \$82.4 billion in credit card losses by the end of 2010 under what federal regulators called a "worst case" economic situation.

But if unemployment breaches 10 percent, as many economists predict, the rate of uncollectible balances at some banks could far exceed that level. Even the government's grim projections may vastly understate the size of the banks' credit card troubles. And many economists expect the number of job losses to climb even higher.

Banks wrote off an average of 5.5 percent of their credit card balances in 2008, while the average unemployment rate was 5.8 percent. By the end of the year, the rate of credit-card write-offs was 6.3 percent; more recent data was not available.

Experts predict that the rate of credit-card losses could eventually surpass the jobless rate because of the compounding effects of the housing crisis and lackluster consumer confidence. Shortly after the technology bubble burst in 2001, credit card loss rates peaked at 7.9 percent.

Unlike in prior recessions, cardholders who recently lost their jobs are unlikely to be able to extract equity from their homes or draw down retirement accounts to help pay off their debts. That means borrowers who fall behind on their bills are more likely to default, leading to higher losses.

For the banks, the economics of the credit card business are increasingly troubling. As the recession has dragged on, cardholders have sharply reduced spending. New customers with strong credit histories are increasingly hard to find. And the most troubled borrowers are so deeply mired in debt that card companies are willing to strike deals to remove late fees and reduce card loan balances. The average American household is saddled with nearly \$8,400 of credit card and other revolving debt, according to Moody's Economy.com. Card executives say there will little improvement until the economy stabilizes and consumers are more optimistic. – *The New York Times*

## "Financial Fridays" from National Jump\$tart

### May 1

The **ACA International Education Foundation (ACAIEF)** ([www.acainternational.org](http://www.acainternational.org)) is a 501(c)(3) not-for-profit whose mission is to serve consumers by creating and distributing tools and resources aimed at improving financial literacy. The ACAIEF is the philanthropic arm of ACA International, The Association of Credit and Collection Professionals, which is the world's largest trade association for creditors and debt collectors.



Each April, members of ACA International join the ACAEF in a series of events as part of [Collector's Challenge](#) month. Individual collection agencies hold fundraising events to support the ACAEF's financial literacy initiatives, and also go out into their local communities to share ACAEF materials and teach students and adults alike how to ensure they're on the road to financial stability. Held annually, the "Collector's Challenge" typically raises more than \$30,000 for financial literacy.

This past April, the ACAEF launched [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com), a free consumer education Web site. "Ask Doctor Debt" is an online version of "Dear Abby" for consumers with credit and debt questions. In addition to allowing consumers to submit and have their inquiries answered by "Ask Doctor Debt" experts on the Web site, it also features tip sheets, budget calculators and a free online personal financial management Web course designed to help consumers better understand their financial situations. The ACAEF is seeking associations to link to and reference the new consumer education Web site, so that more consumers can learn about the free and confidential resource.

### May 8

**Experian**<sup>®</sup> ([www.experiangroup.com](http://www.experiangroup.com)) is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions. For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Experian's consumer credit education materials have been updated to reflect recent changes in the law. For PDF copies, please send a request to [consumer.education@experian.com](mailto:consumer.education@experian.com).



The following materials are currently available:

- *12 Common Questions about Consumer Credit and Direct Marketing*: a pocket-sized booklet that answers the most common questions about credit reporting and direct marketing.
- *The Basics of Credit Scoring*: a booklet that explains the fundamentals of credit scoring and what consumers need to know to ensure they have the best scores possible.
- *The Experian Credit Crossroads series*: three brochures that address life events that impact a person's credit:
  - *Divorce and Credit – Be sure you know the rules of the game*: information about how to protect your credit report as you go through the difficult process of divorce.
  - *Home Buying and Credit – Is your credit on Solid Ground?*: information you should consider about your credit when planning to buy a house.
  - *New Credit – Do you know how to play your cards right?*: tips and information for people who are just beginning to establish credit or who are trying to rebuild their credit after suffering financial difficulties.

### May 15

The **Council for Economic Education** ([www.councilforeconed.org](http://www.councilforeconed.org)) offers comprehensive, best-in-class K-12 economic and personal finance education programs, including the basics of entrepreneurship, consisting of teaching resources across the curriculum, professional development for teachers, and nationally-normed assessment instruments. Their mission is to 1) advocate for better and greater school-based economic and personal finance education at the K-12 level; and 2) to educate young people



worldwide so they may become empowered with economic and financial literacy.

The Council for Economic Education offers curriculum materials for teaching K-12 economics, personal finance, and entrepreneurship, as well as professional development for K-12 teachers. The Council's outreach programs are delivered through a diversified system: directly from the Council, through a network of affiliated state Councils and university-based Centers for Economic Education, and through other partner organizations.

The Council has created an online training platform for K-12 teachers. The modules, ranging from 1 to 6 hours in length, show teachers how to use the Council's most popular programs and include videos of teachers using lessons with their students in a classroom setting and economic education experts explaining key principles. Current offerings include: Virtual Economics (getting the most out of the Council's resources); Learning, Earning and Investing (introducing students to the financial markets), and Capstone (how to use activity-based lessons to teach high school economics and lesson delivery strategies.) To learn more about the Council's online professional development platform, visit <http://store.councilforeconed.org/training.html>

## May 22

**Citizens for Fair Credit Card Terms, Inc.**, ([www.CardRatings.com](http://www.CardRatings.com)) is a grassroots organization devoted to educating consumers about credit cards. CardRatings.com provides an independent source of consumer information and is not owned or governed by any banking or credit card interest.

CardRatings.com is devoted to being the leading source of objective credit card rating information by providing consumers with ratings



of credit cards. It currently offers detailed consumer information regarding approximately 1000 unique credit card offerings via two searchable databases. The Web site also offers more than 20,000 consumer reviews (written by consumers throughout the country). Disclosing such information often helps consumers find more attractive credit cards and, in turn, helps them lower their credit card debt. Another added benefit is that such disclosures encourage stronger competition among credit card issuers.

CardRatings.com offers free educational materials and resources such as credit education articles and credit-related news stories. These articles and news stories can be distributed freely for educational purposes and are available in Word and PDF formats, upon request. CardRatings.com also offers free online calculators and an actively monitored online forum (66,000 posts) for credit education purposes. They also offer the staff's expertise regarding credit issues to community-based organizations.

## May 30

Social Security is for people of all ages...It's more than a retirement program. The **Social Security Administration** ([www.socialsecurity.gov](http://www.socialsecurity.gov)) can provide information for the American public, organizations and employers through its Web site, toll-free number (1-800-772-1213), extensive publications, and staff in approximately 1,300 community based offices in the U.S.



Social Security offers *Retire Online—It's So Easy*, an improved online retirement application that can be completed by individuals in as little as 15 minutes from the comfort of their home or office. There's no need to drive to a local SSA office or wait for an appointment with an SSA representative. The SSA is developing a Financial Literacy Research Consortium to help inform the public about financial literacy and savings. More details will be provided closer to launch date.

SSA extensive online resources include:

- File for retirement & disability benefits online <http://www.socialsecurity.gov/applyonline/>
- Apply for the Medicare Part D “Extra Help” Program <http://www.socialsecurity.gov/prescriptionhelp/>
- Retirement Planning Tools <http://www.socialsecurity.gov/planners/>
- Retirement Estimator – estimate your personal retirement benefit <http://www.socialsecurity.gov/estimator/>
- Podcast – Deciding When To Retire <http://www.socialsecurity.gov/podcasts/>
- Webinar – Retire Online – It’s So Easy! <http://www.socialsecurity.gov/webinars/>
- Forms and extensive publications <http://www.socialsecurity.gov/pgm/formspubs.htm>
- Business Services Online <http://www.socialsecurity.gov/bsa>
- Information and Resources for Employers webpage <http://www.socialsecurity.gov/employer1.htm>
- Financial Planners webpage <http://www.socialsecurity.gov/financialplanners/>
- Human Resource Managers webpage <http://www.socialsecurity.gov/hrm/>
- Multilanguage Gateway – Social Security information in Spanish and 15 other languages <http://www.socialsecurity.gov/multilanguage/>

For archives of past Financial Fridays, see the Download tab at [www.jumpstart.org](http://www.jumpstart.org).

## News and Recent Events From Our Partners

### Contratulations, Andy Williams!

InCharge partner and Florida Jump\$tart board member **Andy Williams** is celebrating a special Father’s Day this year. Andy is the father of twins Wyatt Andrew and Samantha Suzanne who were born in May. Congratulations to the Williams’ family!



## Welcome New Partners

### Jenni Birkett Pfeiffer

Licensed Clinical Social Worker  
Miami Family Care Program  
University of Miami  
Miami  
(305) 243-6362  
[jpfeiffer1@med.miami.edu](mailto:jpfeiffer1@med.miami.edu)

### Julie Tensfeldt

Business Development Consultant  
Winter Park  
(407) 754-5603  
[juliaw@cfl.rr.com](mailto:juliaw@cfl.rr.com)

## Financial Literacy Resources

### OCC Offers Answers to National Bank Customers

(May, 2009) WASHINGTON – The Office of the Comptroller of the Currency has created a web site dedicated to providing answers and assistance to national bank customers called [HelpWithMyBank.gov](http://HelpWithMyBank.gov). The site provides answers to common

questions based on thousands of calls made to the OCC Customer Assistance Group each year. While targeted to national bank customers, the site answers many questions common to all banking consumers.

### **New Money Smart Podcast Network**

The Federal Deposit Insurance Corporation (FDIC) initiated a national financial education campaign in 2001 by launching *Money Smart*, a comprehensive financial education curriculum designed to help individuals outside the financial mainstream develop financial skills and positive banking relationships. The FDIC has now extended its award-winning *Money Smart* program to a portable audio format suitable for use with MP3 players. The newly released *Money Smart Podcast Network (MSPN)* empowers consumers to make informed and prudent financial decisions. The *Money Smart Podcast Network* is designed to accommodate financial learning for individuals "on the go." The curriculum is appropriate for people of all ages.

The segments are grouped into four general categories: General (overall banking topics); Checking & Savings; Budgeting and Savings; and Credit. The *Money Smart Podcast Network* is available in two formats:

- Online through [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart). Users can listen to the files online or download them free of charge. These files can also be shared since *Money Smart* has no copyright restrictions.
- On a CD. The CD can be ordered for free from the FDIC.

### **New Money Matters Videos**

The University of Florida IFAS Extension recently developed six short, entertaining, and educational videos as part of their Money Matters series. The videos are available on the web at <http://okaloosa.ifas.ufl.edu/MoneyMatters.shtml>.

## **Financial Literacy Research**

### **Poll Shows Students Worried about Finances and the Pressure on Their Parents**

(May 19, 2009) WASHINGTON - School's out, surf's up, summer beckons. Time for college students to see if they can stay afloat in the worst economy their generation has known. Young people are carrying a load heavier than they normally bear as they scatter from campuses, judging from an AP-mtvU poll that finds students anxious about their finances, job prospects after graduation and the pressures facing their folks back home.

In a nation that has lost more than 5.7 million jobs since the recession began in December 2007, parent and student alike are swept up in the tempest. In the poll of students, nearly one in five reported that at least one parent lost a job in the last year. Parents usually worry about their kids' finances. Now the kids are worrying about their parents'.

At George Mason University, systems engineering junior Adrian Solomon, 21, of Virginia Beach, Va., said his mother, who is single and raising his 16-year-old sister as well as a foster child, is "trying to support me sometimes, when I need it." At other times she's asked him for money. "I would do what I can to help her out."

The poll surveyed students at 40 U.S. colleges, exploring financial pressures, job possibilities, their state of mind and when stress becomes depression. Among the findings on the economy:

- 22 percent of students said they worry a lot about having enough money to get through a typical week at school, and more — fully one-third — said they worry a lot about the finances of their parents.
- Nearly one in five changed plans this year and decided to attend graduate or professional school after college because an undergraduate degree might not be enough to get them a job. Staying in school buys time for the economy to improve and defers repayment of student loans but adds living costs and debt.
- 11 percent of those whose parents lost a job veered away from grad school because they could not afford it. They were twice as likely to avoid grad school as those whose parents did not lose a job. Job loss in the family also made twice as many students consider dropping out — 27 percent. Overall, nearly one in five considered quitting school.
- 32 percent said financial worries have a lot of impact on the stress they're under, up from 27 percent last spring.

Still, faith persists among the young in the value of an education as a career builder, and a temporary shelter from the outside world. The poll was conducted April 22 to May 4 by Edison Media Research and involved interviews with 2,240 undergraduate students aged 18-24 at four-year colleges. – *The Associated Press*

## Volunteer Opportunities

### Volunteer(s) Needed to Provide Financial Literacy Training to Youth

A pediatric health care at the University of Miami is seeking a volunteer(s) to conduct financial education for young adults ages high school through college (18-25). These youth have lived with chronic illness and are in transition from pediatric to adult healthcare.

Instructional Request: The clinic provides Life Skills training one day per month for 4 hours. They would like one hour devoted to personal finance. The first session is scheduled for Wednesday, June 24 from 10 a.m. – 2 p.m. The provider would like a 60-minute banking presentation during that block of time that covers how to open a checking and savings account, how to write a check, how to balance your accounts, overdraft charges, fees, and other banking basics. Future monthly sessions could include such topics such as credit, interest rates, how to buy a car, how to buy a home, what it means to have good and bad credit and how that is established, how one qualifies for a loan, and other relevant topics.

If you can help or would like more information, please contact Jenni Birkett Pfeiffer, LCSW at (305) 431-1624 or [JPfeiffer1@med.miami.edu](mailto:JPfeiffer1@med.miami.edu).

### Speaker Available in Central Florida Area

Julia Tensfeldt, one of our newest partners, is available to make presentations to students and young adults upon request. She has over 20 years experience in the financial services industry with institutions such as Merrill Lynch and Smith Barney. Please contact her at (407) 754-5603 or at [Juliaw@cfl.rr.com](mailto:Juliaw@cfl.rr.com).

*Do you need assistance with a project or outreach effort? Let us know.*



Inquiries or articles may be sent to:  
Florida Institute of Certified Public Accountants  
325 West College Avenue  
Tallahassee, FL 32301  
Attn: Brenda Hubbard  
850-224-2727, Ext. 419  
[FLJumpstart@ficpa.org](mailto:FLJumpstart@ficpa.org)

*This newsletter is published monthly by the Florida Jump\$tart Coalition® for Personal Financial Literacy, Inc. and is sent to active partners. Previous issues of the newsletter can be found on the Web site.*

*Please contact us if you believe that you are receiving this newsletter by mistake, are a current Partner that has not been receiving the newsletter, or wish to update your contact information. Any additional concerns or questions should be directed to [FLJumpstart@ficpa.org](mailto:FLJumpstart@ficpa.org).*

*This newsletter is one of our primary communication tools. We invite Partners to submit articles, photos, or news briefs about your innovative ideas, research, activities and events. Financial education is rapidly growing in Florida. We need your help to stay on top of trends and information. Please submit your information to [FLJumpstart@ficpa.org](mailto:FLJumpstart@ficpa.org).*

*All articles are subject to editing. Statements of fact and opinion are the responsibility of the author(s) and do not imply an opinion on the part of the Board or Partners of the Florida Jump\$tart Coalition®.*