Join us for this premier educator-designed training preparing you to teach the Michigan financial literacy math credit!

Michigan 2-Day Family Economics & Financial Education Project Training
August 16-17, 2010
Ralph A. MacMullan Center
(Higgins Lake, Roscommon, MI)

The Family Economics & Financial Education (FEFE) Training is designed “by educators for educators” providing educators with the skills and confidence to teach financial education, ultimately empowering future generations to be financially literate and savvy consumers.

This Year’s Educator Training:
★ Provides interactive workshops led by current classroom educators, our FEFE National Educator Michigan Team members, modeling lesson plan activities.
★ Creates networking opportunities for meaningful and relevant discussions about best practices within the financial literacy classroom.
★ Offers an abundance of ready-to-teach curriculum materials designed by educators including the semester/trimester course “Take Charge of Your Finances.”
REGISTRATION PACKAGE—AN INCREDIBLE VALUE!

The Michigan State Board of Education has approved courses such as “personal finance” to qualify for the fourth-year math credit. Personal finance/financial literacy/financial planning courses may be taught by a secondary certified teacher with the Family & Consumer Science endorsement (KH) or an elementary certificate with K-12 Family & Consumer Science (KH) endorsement if the course content focuses on family financial planning and life skills.

FCSEM is sponsoring a 2010 summer training along with Family Economics Financial Education (FEFE) from the University of Arizona. This training will provide educators with the skills to teach financial education so future generations will be financially literate and savvy consumers. Kathie Beck, FCSEM Secretary and National FEFE Master Educator and Jennifer Warner, FEFE Educational Programming Manager, from the University of Arizona, will conduct the training.

The MacMullan Conference Center at Higgins Lake was chosen as the conference site. This outdoor center is the perfect place for a summer conference due to its relaxed, peaceful setting in the woods by the lake. The 2-day training will take place August 16 and 17. Participants will come away from this training energized and ready to implement this outstanding finance curriculum.

Teachers are encouraged to visit their banks and credit unions to ask for sponsorships to defray part of the costs. FEFE has developed a “Building Local Partners” packet to support you in doing this available online. FCSEM members will be offered a reduction in registration fees. SBCEUs and graduate credit will be offered.

See you there!
Your FCSEM Leadership

Register by JUNE 1 for the early-bird package:
★ Add $50 after June 1. Registration closes July 1.
Your price to register as an early-bird: as low as $487
★ Package includes:
  Meals: Sunday dinner, all meals Monday & Tuesday breakfast and lunch.
  Lodging: in a shared room. Single rooms also available.
  Hard Copies of Curriculum
    ★ Take Charge of Your Finances Semester/Trimester Course (a $340 value).
    ★ Best Practices facilitation binder with teaching tips to customize each lesson (a $75 value).
*(Fees are as low as $235 with modified curriculum and lodging options)

Check out how past attendees describe the FEFE Training experience
★ “This training taught me how to teach financial education.”
★ “I know I am an effective teacher only because of the training I received from FEFE.”
★ “Attending this training made all the difference in the success of my first year teaching personal finance.”

Graduate Credit: 1 graduate credit available.
★ Contact Pamela J. Emery, Asst. Director, Extended University Programs, Academic Programs and Services —Western Michigan University.
  Phone: 616.771.9493  E-mail: Pamela.emery@wmich.edu
SBCEU’s: available for a $5 fee.
★ Contact: Carol Lile, SBCEU Coordinator
  Phone: 517.543.8128 E-mail: lmteach@yahoo.com
The Family Economics & Financial Education (FEFE) is a program of the Take Charge America Institute at The University of Arizona. It is based on the idea that a university-based financial education outreach program, built on cutting-edge research, can strengthen and extend the ability of schools and community organizations to raise the personal financial capabilities of young adults. To date, the FEFE program is used by over 18,000 educators nationwide impacting 500,000 students annually. From FEFE’s inception it has been a program designed by educators for educators. This emphasis is illustrated by our educator-oriented principles which differentiate us from other personal finance programs:

- **Curriculum development**: More than 100 lesson plans and related classroom teaching materials have been developed in a ready-to-teach format by our FEFE National Educator Team.
- **Curriculum design**: All lesson plans are based on multiple intelligences and active learning theories, are aligned to most state and national standards, and can either be used independently or in a variety of courses including a semester/trimester or year-long course.
- **Support staff**: FEFE has a full-time staff of professionals who are available to answer questions and ensure the FEFE Web site and curriculum stays up-to-date.
- **Professional development**: We know that providing free curriculum is not enough! FEFE’s multi-dimensional professional development model includes meaningful opportunities to stay connected with industry changes through Webinars, interactive trainings to share best practices, FEFE Link, and our online educator communities.

**FEFE is designed with you, the classroom educator, in mind...**

The FEFE Training participants receive the Take Charge of Your Finances & Best Practices binder!

The Michigan training is designed to provide educators with all of the resources needed to immediately implement a course. Educators receive:

- **Take Charge of Your Finances (TCF) binder**, a $340 value:
  - Designed for students in grades 10-12
  - 35 interactive, activity based lesson plans
  - Daily instructional guide
  - Interactive math reinforcement tool worksheets
  - Multiple choice exams
  - Guide to supplemental resources on the FEFE Web site to enhance a course

- **Best Practices binder**, a $75 value:
  - Created by classroom educators, the FEFE National Master Educator team
  - Provides teaching tips for every FEEF TCF course lesson to enhance activity instruction and modify the lesson to meet the needs of your educational environment
  - Identifies FEFE recommended online resources to supplement your course

- The **Get Ready to Take Charge** Introductory curriculum may be purchased by Michigan training attendees at a deeply discounted rate of $100:
  - Designed for students in grades 7-9 or those with limited family finance knowledge
  - 15 ready-to-teach themed lessons with simplified content and interactive information sheets

“I think this curriculum will empower our youth to take responsibility of their financial future. I have been using a good portion of the FEFE curriculum since it was shown to me by another teacher in my district two years ago. It has had a very positive impact on my students.”

—Washington Educator
Lodging Information:
Lodging on August 15 and 16 is **included** in the registration fee at the Ralph A. MacMullan Conference Center. Fees vary between $487 and $520 depending upon preferences. Lodging will be in the Straits building which has twenty suites with a bathroom between each suite. Individuals may select to be in a single or shared room. Once the Straits building is full, individuals will be housed in the Traditional lodges which have bathrooms at the end of each hall. Building assignments will be based upon a first-come, first-served basis. So, register early!

- **Shared Lodging Roommate Request:** Attendees are encouraged to indicate if they have a roommate preference when registering. FCSEM will do its best to accommodate all requests.
- **Lodging is Not Needed:** If lodging is not needed, your registration fee will be reduced. You are personally responsible for making your own daily transportation arrangements. The “no lodging” registration fee is $390.

Important things to know about lodging:
- All linens and towels are provided.
- Each lodge has a community refrigerator and microwave.
- Keys are not given for lodging. Doors may be locked from the inside only.

Packing Checklist:
To make your stay more enjoyable, the following is recommended:
- Small fan
- Recreational clothing (including comfortable shoes)
- Sun block
- Bug spray
- Bathing suit and beach towel

Directions (104 Conservation Drive, Roscommon, MI 48653)
Located on North Higgins Lake Drive on the very north tip of Higgins Lake. It is 4.5 miles west of I-75 off exit 244 and 1.5 miles east of US—127 off the Military Road exit. Their entrance is on the south side of North Higgins Lake Drive and is marked by two large, stone base signs. Phone: 989.821.6200.

Questions:
Louise Bombyk
FCSEM Conference & Registration Coordinator
2103 South Durand Road
Lennon, MI 48449
lbombyk@power-net.net
989.288.2380—phone
989.277.3826—cell
989.288.7885—fax

Carol Lile
SBCEU Coordinator
lmeteach@yahoo.com
517.712.2673—cell
517.543.8128—home

Pamela J. Emery
Graduate Credit Coordinator
Asst. Director, Extended University Programs, Academic Programs and Services —Western Michigan University.
Pamela.emery@wmich.edu
616.771.9493—phone

Family Economics & Financial Education
650 North Park Ave
Tucson, AZ 85721
fefe@cals.arizona.edu
520.626.4209—phone
www.fefe.arizona.edu
### Tentative Training Agenda

**Sunday, August 15**  
Registration & Dinner (included in registration fee)  
5:30-7:00 p.m.

**Monday, August 16**  
**Building Blocks of Family Finance**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00-7:50</td>
<td>Registration/Breakfast</td>
</tr>
<tr>
<td>8:00-9:00</td>
<td>The FFEF Curriculum: Design, Types, and Accessing the Web site</td>
</tr>
<tr>
<td>9:00—9:45</td>
<td>Does Money Grow on Trees</td>
</tr>
<tr>
<td>9:45-10:00</td>
<td>Break</td>
</tr>
<tr>
<td>10:00-11:00</td>
<td>Career Unit</td>
</tr>
<tr>
<td>11:00-12:00</td>
<td>Values, Goal Setting, &amp; Needs vs. Wants</td>
</tr>
<tr>
<td>12:00-1:00</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00-2:00</td>
<td>Paychecks &amp; Taxes</td>
</tr>
<tr>
<td>2:00-3:00</td>
<td>Spending Plans</td>
</tr>
<tr>
<td>3:00-3:15</td>
<td>Break</td>
</tr>
<tr>
<td>3:15-4:15</td>
<td>Saving Unit</td>
</tr>
<tr>
<td>4:15-5:00</td>
<td>Integrating Literacy into the Family Finance Classroom</td>
</tr>
<tr>
<td>6:30-7:30</td>
<td>The Tricks, Tips, and Tools to Financial Education: FFEF Active Learning Tools</td>
</tr>
</tbody>
</table>

**Tuesday, August 17**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00-7:50</td>
<td>Breakfast</td>
</tr>
<tr>
<td>8:00-9:15</td>
<td>Financial Institutions Unit</td>
</tr>
<tr>
<td>9:15-10:30</td>
<td>Major Expenditures: Housing, Transportation, Food</td>
</tr>
<tr>
<td>10:30-10:45</td>
<td>Break</td>
</tr>
<tr>
<td>10:45-11:45</td>
<td>Credit</td>
</tr>
<tr>
<td>11:45-12:00</td>
<td>Credit Reports</td>
</tr>
<tr>
<td>12:00-1:00</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00-2:00</td>
<td>Insurance</td>
</tr>
<tr>
<td>2:00-3:30</td>
<td>Family Finance Simulations</td>
</tr>
<tr>
<td>3:30-4:00</td>
<td>Maximizing the FFEF Curriculum</td>
</tr>
</tbody>
</table>

---

“FFE has made financial lesson planning a breeze. Not only does it have great hands-on activities and up-to-date materials it also provides me with all of the background information that I need to teach each lesson. I could spend hours just researching topics, but instead, I spend 3-5 minutes reviewing the information they have already researched for me. I love FFE!” Maryland Educator
Register for the 2010 FEFE Michigan Training by **June 1** for the early-bird package

- Add $50 after June 1. **Registration closes July 16**

**Cancellation Policy:** Cancellations after July 16 will only be awarded if another educator agrees to pay and fill the vacancy.

**Lodging Options (Select ONE)**
Lodging is included in the registration fee and available for shared or single rooms in the Straits lodge on August 15-16. If you would like to request a roommate, please signify in the space provided below. Lodging in the Straits building is limited and will be assigned on a first-come, first-served basis. Once full, attendees will be assigned to the Traditional lodges. So register early to secure your spot!

- **One Roommate (Straits Lodge)** - Roommate Request: $487
- **Single Room (Straits Lodge)** $520
- **No Lodging** $390

**Additional Lodging (Tuesday Evening) - Optional**
Lodging on Tuesday, August 17 is available. Lodging fees include dinner on the 17th and breakfast the 18th.

- **One Roommate (Straits Lodge)** - Roommate Request: $73
- **Single Room (Straits Lodge)** $89

**Curriculum**
The Take Charge of Your Finances semester/trimester curriculum and Best Practices facilitation binders are included in the registration fee.

**Meals**
Dinner Sunday, August 14, all meals August 15 and breakfast & lunch on August 16th included in the registration fee

**Special Requests/Dietary Needs**
- If you have any special needs which the FCSEM staff may accommodate during the training to make your experience more enjoyable, please let us know. ___________________________________________________________

**Total Training Fee** = $______

**$155 No Curriculum Discount** (I do not want hard copies of the TCF curriculum) - $______

**$100 Get Ready to Take Charge Curriculum** (I would like to receive a Get Ready binder at the discounted rate) + $______

**$35 Non-FCSEM Member Fee** (I am not a FCSEM member) + $______

**$5 SBCEU Fee** (I would like to receive SBCEU's at this training) + $______

**$50 Late Registration Fee** (If received after June 1, 2010) + $______

Only checks may be accepted made payable to: Family & Consumer Science Educators of Michigan.
Registration is not confirmed until payment is received.

Send registration with payment to: Louise Bombyk 2103 South Durand Road, Lennon, MI 48449
Questions - Contact Louise Bombyk - lbombyk@power-net.net; 989.288.2380 phone; 989.288.7885 fax