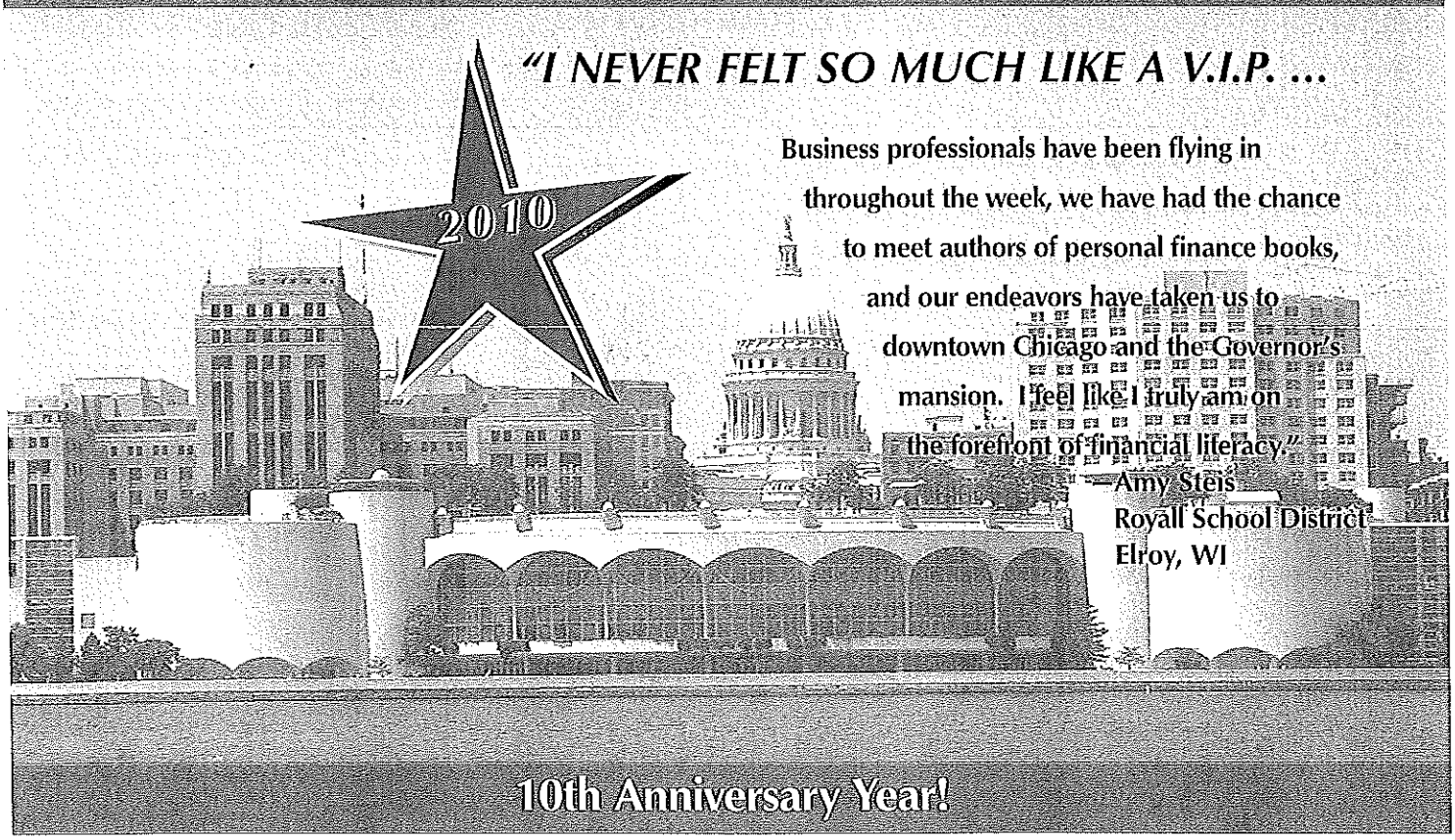
"A recognized best practice for teacher training"
—Financial Literacy and Education Commission
United States Department of the Treasury

National Institute of Financial & Economi Literacy

NATIONAL INSTITUTE OF *FINANCIAL* AND *ECONOMIC LITERACY*

10th Anniversary Year!



"I NEVER FELT SO MUCH LIKE A V.I.P. ...

Business professionals have been flying in throughout the week, we have had the chance to meet authors of personal finance books, and our endeavors have taken us to downtown Chicago and the Governor's mansion. I feel like I truly am on the forefront of financial literacy."
—Amy Steis
Royall School District
Elroy, WI

10th Anniversary Year!

PRESENTED BY WISCONSIN JUMP$TART COALITION

- 2008—WJC chair appointed to President's Advisory Council on Financial Literacy (PACFL)
- 2008—WJC's NIFEL attendees take part in PACFL's inaugural listening session in Chicago
- 2006—Winner of "Governor's Financial Literacy Award"
- 2005—Winner of "State Coalition of the Year" award

NIFEL's three sessions include . . .

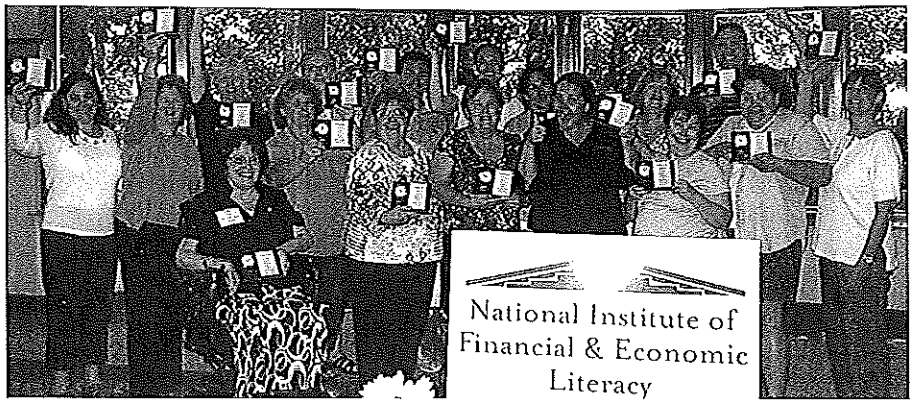
- Loads of hard-to-find resources FREE
- Optional, reduced-fee graduate credits
- Personalized learning—only 50 per session
- Professional recognition—"Clock Club"

Founding sponsor

CBM Credit Education Foundation, Inc.

Expanding opportunities through financial education

Breakthrough NIFEL marks 10 years, over 1,000 enrollments



New Clock Club Members—June 2009

Boost your financial literacy teaching skills, confidence

Set new "personal bests" in expertise ... creativity ... motivation ... peer respect ... student admiration.

The National Institute of Financial and Economic Literacy (NIFEL) provides unique training to help you teach financial literacy. It's the only program in the U.S. to offer an advanced, step-by-step system. It's broken into three five-day, graduate sessions to boost your teaching skills and classroom success. The NIFEL is the only one offering:

- About one new curriculum a day
- A trove of hard-to-find materials and resources that would take you countless hours to compile yourself
- A field trip to the Chicago financial district (August session) plus other trips

The NIFEL offers you a shortcut to mastery. It's a cutting-edge alternative to drawn-out college programs, endless self study or time-consuming trial and error. After 10 years and over 1,000 enrollments, it offers you a proven way to take your career to the next level.

Read through this catalog. Discover how to reach your personal best faster and at lower cost than you thought possible.

Early enrollment helps ensure your spot in this 10th anniversary year. Why not do it NOW?

> **"Completing the three courses, I feel a sense of empowerment. This has given me the confidence to not only teach but to really inspire students to take charge of their personal financial management."**
>
> **—Theresa Gross**
> **Appleton Area School District**
> **Appleton, WI**

How to see results quickly

Start right off the bat with the session that *best fits* your own personal needs—then take the other two classes in any order *you wish*. It's that easy.

Three graduate credits in five days—only $375

- NIFEL offers the lowest-fee graduate credits available in 2010. Compare costs and time commitment to pricey, drawn out university programs.
- Also lesson plans fit National Jump$tart Coalition's National Standards in Personal Finance and WI Dept. of Public Instruction standards.

A QUALITY EDUCATION FOR EVERY CHILD — New Wisconsin Promise

Who else wants to join the "Clock Club" in 2010?

With your permission we would like to make certain arrangements that could result in significant recognition for you. As it did for the folks shown above.

What do we mean by —"significant recognition?"

We believe financial literacy is *the* first great education issue of the 21st Century. When you finish all three programs, Wisconsin Jump$tart marks your effort. We induct you into the "Clock Club" at a closing ceremony and luncheon. You get a clock/portrait holder engraved with your name and the NIFEL logo—a great desktop showpiece. Once you register, we reserve your clock. You've got one foot in the door to this elite group.

Be forewarned, you will work hard and may be exhausted during each five-day program but the rewards are huge.

Who benefits most?

Teachers of personal finance, family and consumer sciences, social studies, economics, math, business and others who want to acquire the skills to teach personal finance—financial counselors, tech college faculty, corrections staff and school principals and administrators.

About Madison, Wisconsin

Your host city ranks at or near the top in numerous surveys of best places in the nation to live, work, visit, and enjoy.

JUNE 21-25, 2010

Academic director
Dr. Michael Gutter
University of Florida

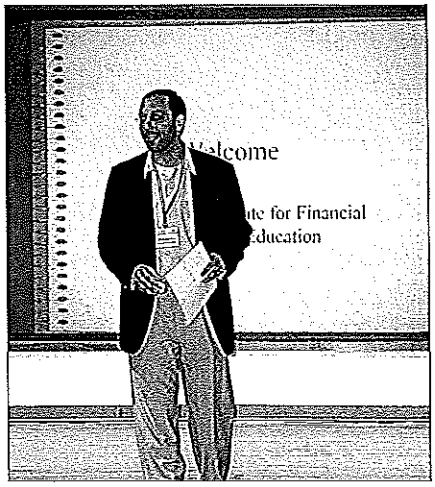
Schedule

Monday	8:00 a.m.-6:30 p.m.
Tuesday	8:00 a.m.-5:45 p.m.
Wednesday	8:00 a.m.-5:00 p.m.
Thursday	8:00 a.m.-6:00 p.m.
Friday	8:00 a.m.-1:30 p.m.

Program costs and graduate credits

- $225 for program registration
- $600 includes program registration plus three graduate credits

(Fees include all meals, refreshments, materials, lodging and parking.)



Dr. Michael Gutter

Cancellation policy

By June 1, 2010	Full Refund
After June 1, 2010	No Refund
No Shows	No Refund

Paychecks, Financial Contracts and Entrepreneurship

A student's first paycheck often shocks. Money was withheld! First car loans, apartment rentals and home purchases involve legal contracts. Yet, most students face these financial "rites of passage" with little grounding.

During this session you become skilled at teaching a step-by-step approach to managing and understanding these basic-but-vital transactions. You become familiar with experience-based activities such as the Reality Store. It helps your students understand their financial world in a practical, yet fun and engaging way. Part of the week focuses on *creating your own paycheck* through entrepreneurship—a core element of our free enterprise system. You tour businesses begun by entrepreneurs and meet them.

The major requirements for graduate credit, among others, will be: 1) provide several lesson plans, 2) participate in group discussions, projects and activities, 3) develop a business concept paper.

You learn from this program how to teach about:

Life's major financial transactions

- Renting and home buying—the biggest purchase most people ever make
- Education planning
- Car buying—the practical realities behind student dreams

The anatomy of a paycheck and employee benefits

- Social security and retirement planning
- Employee benefits—"your other paycheck"
- Taxes and withholding—careful planning saves money and builds wealth

Entrepreneurship—creating your own paycheck

- Starting your own business
- Practical lessons of creating money
- The millionaire mindset

"Entrepreneurship is extremely critical to the competitiveness of our great nation. So much can be learned by spending a week hearing NIFEL's presenters break down topics, activities, views, and resources."

—David Seagraves
The Transformation Institute
Atlanta, GA

Investor Education, Economics and Insurance

Saving and investing are cornerstones of every wealth-building strategy. Insurance provides a safety net. Yet, far too many students enter the workplace with little understanding or appreciation of either.

During this session you explore saving and investing as means to financial security and a wealth-building strategy. You also gain the knowledge and skills necessary to make informed investment decisions for you and your students. You learn why it is important to get started early. Several participative activities and "games" make for a lively learning environment. Learn how the institutions of a market economy enhance wealth building individually and socially. In addition, there are sessions on all major forms of insurance. A tour of Milwaukee's financial district provides an operational look at financial institutions in action. You are invited to a personal financial question and answer session (included in registration).

The major requirement for graduate credit, among others, will be: complete a stock analyst report.

You learn from this program how to teach about:

Investor education—knowledge and skills to build wealth

- Investor protection—avoid fraud
- Personal investing—balancing risk and reward
- The methods of investing

The economic way of thinking

- Saving: obstacles, strategies, financial institutions, long-term benefits
- The basics of budgeting—pay yourself first
- Financial fitness for life

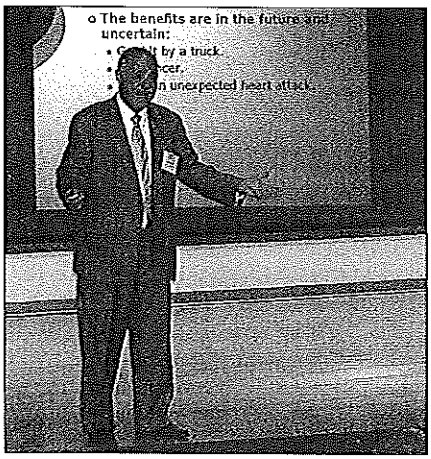
Insurance choices—the Big Risk Game

- Life, disability and long-term care
- Homeowners, renters, auto
- Health—why are costs rising so rapidly?

> **"One week of NIFEL experience packed more punch than all the graduate courses, seminars, and workshops I've attended, COMBINED! I'm energized to work . . ."**
>
> Glenna Fritz
> Brighton High School
> Brighton, MI

JULY 12-16, 2010

Academic director
Dr. Mark Schug
University of Wisconsin—Milwaukee



Dr. Mark Schug

Schedule

Monday	8:00 a.m.-7:00 p.m.
Tuesday	8:00 a.m.-5:30 p.m.
Wednesday	8:00 a.m.-5:30 p.m.
Thursday	8:00 a.m.-5:30 p.m.
Friday	8:00 a.m.-1:30 p.m.

Program costs and graduate credits

- $225 for program registration
- $600 includes program registration plus three graduate credits

(Fees include all meals, refreshments, materials, lodging and parking.)

Cancellation policy

By June 21, 2010	Full Refund
After June 21, 2010	No Refund
No Shows	No Refund

AUGUST 2-6, 2010

Academic director
Professor Bill Duddleston
Edgewood College

Schedule

Monday	8:00 a.m.-6:30 p.m.
Tuesday	8:00 a.m.-7:30 p.m.
Wednesday	8:00 a.m.-5:15 p.m.
Thursday	6:15 a.m.-8:00 p.m.
Friday	8:00 a.m.-1:30 p.m.

Professor Bill Duddleston and student

Program costs and graduate credits

- $225 for program registration
- $600 includes program registration plus three graduate credits

(Fees include all meals, refreshments, materials, lodging and parking.)

Cancellation policy

By July 12, 2010	Full Refund
After July 12, 2010	No Refund
No Shows	No Refund

Credit and Money

Buy now! Pay later! Nothing down. Everyone has heard this shibboleth of today's consumerism. The message entices and disarms today's students as it does many consumers.

During this session you learn about credit, one of the most widely used but often-abused financial tools in existence. In 2000, nearly a third of high school seniors had credit cards. The percentage is almost certainly higher today. Through a variety of speakers and activities, the course shows you how to teach your students about credit basics—technical, psychological, behavioral—while you also gain a better understanding yourself. You will be a guest at the Chicago Federal Reserve Bank and discuss the bank's role. Experience commodities trading too—first hand, up close.

The major requirement for graduate credit, among others, will be: design a program or curriculum for a semester or quarter.

You learn from this program how to teach about:

Socially responsible consumption

- Classifications of credit, costs, fees, terms, etc.
- How credit scoring is used
- How to read *and understand* a credit report

Budgeting in the real world and credit education

- Experiencing budgeting from a high school student's perspective
- Money management and the wise use of credit
- Overview of the available information on credit education

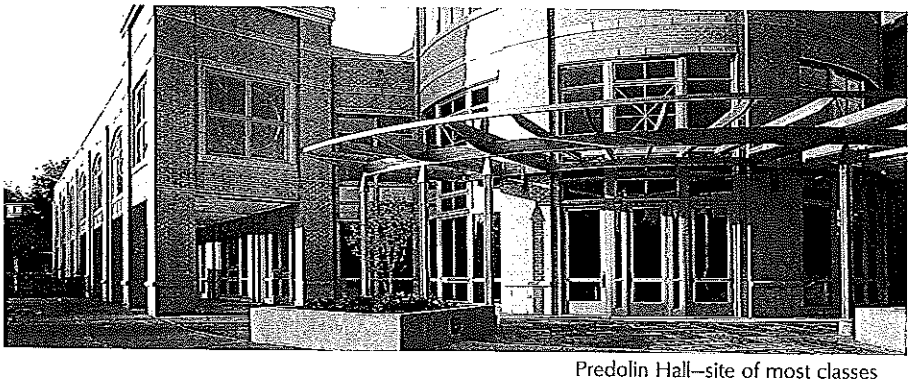
Money, inflation, who protects our money

- Monetary policy
- How the fed controls inflation
- Free enterprise and regulation

"My colleagues envied an experience that resulted in boosting my enthusiasm and energy for teaching. For the investment of five short days and at a financial cost that must be called the educational bargain of a lifetime, I really became a more effective teacher."

—Scott Sommer
Bradley Tech High School
Milwaukee, WI

Special 10th birthday plans for NIFEL's past attendees



Predolin Hall–site of most classes

Watch for your personal invitation this spring

Are you a Clock Club member? Or other NIFEL past attendee? If so, we want you to join our 10th anniversary celebration. You will get your personal invitation this spring. Here's a preview of events planned for you.

1) "Booster-Shot" Class
When: Thursday, August 5, 2010
Where: Edgewood College
A short course developed expressly for past NIFEL attendees.

2) Reunion Picnic
When: Friday, August 6, 2010
Where: Executive Residence
A reunion gathering to catch up, renew friendships, network, relax, have fun and enjoy good food.

"I have taken many classes over the last few years, including the three NIFEL Institutes. There is nothing that remotely compares to the top-notch quality of resources, presenters and staff that NIFEL offers. We become like a family each summer – now that I'm done, I know I will miss everyone! Thanks for the great knowledge and the memories!"

–Jennifer Serkowski
Wilmot High School
Wilmot, WI

Wisconsin Jump$tart Coalition (WJC) thanks its sponsors

Several key sponsoring organizations underwrite major Institute costs. They make possible the low fees and high quality of the NIFEL. Please join us in thanking them.

Thank you to the sponsors who make the 2010 programs possible . . .

Founding sponsor . . .

CBM Credit Education Foundation, Inc.

Edgewood College

DFI State of Wisconsin Department of Financial Institutions

Northwestern Mutual Financial Network

Wisconsin JumpStart! Financial Smarts for Students

Community Bankers of Wisconsin
Federal Reserve Bank of Chicago
Wisconsin Credit Union League

Economics*Wisconsin*
Wisconsin Bankers Association
Department of Public Instruction