**2018 Personal Finance Educator Conference**

**June 5th - June 7th, 2018 at Rice University Houston, Texas**

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| **Day 1 - Tuesday June 5th** | | | |
| 7:15 - 8:00 pm | **Registration - Humanities Building, Room 120** | | |
| 8:00 - 8:45 am | **Humanities Building, Room 117**  **Welcome by FMA Executive Director Nibal Markus**  **Keynote Speaker: Michael Ryan “The Truth About Economics”** | | |
| 8:45 - 9:00 am | **Break** | | |
|  | **Track 1**  **Financial Mathematics** | **Track 2**  **Personal Finance** | **Track 3**  **Financial Education Resources** |
|  | ***Humanities Building***  *Room 119* | ***Humanities Building***  *Room 117* | ***Humanities Building***  *Room 118* |
| 9:00 - 10:00 am | ***RLFM - First Five Days -*** Brain development & instructional methodology. RLFM, a course & reference material. Registration, Outcomes, 6Es, Teams. Prologue - Demographics, Personal Finance, Pre-Exam and Grit | ***RLPF - Unit 1 - Reality, Goals & Expectations*** - Personal Finance, Setting Goals, Vision Essay, Life Plan, Charitable Giving - Value & Benefits. | ***What is All of the Hype about Crypto currency? -*** The Pros and Cons.  **CFA Oliver Gooden**, **Steben & Company, Inc.** |
| 10:00 - 11:00 am | ***RLFM - Unit 1 - Setting Goals & Expectations*** - Critical Thinking, Problem-Solving, Social Mobility, Creator of Your Future, Ethics, Law & Charity, and Advanced Math. | **RLPF - Unit 2 - Earnings & Spending -** Wages & Benefits from Employment, Taxes, FICA, Gross & Net Wages. | ***What money facts you need to share with your teens.*** *-* **CFA Oliver Gooden**, **Steben & Company, Inc.** |
| 11:00 - 12:00 pm | ***RLFM - Unit 2 - Career Discovery*** - Matrix RIA-SEC, Careers, Education, Income, and personal values. Project presentation Day 3. | ***RLPF - Unit 3 - Keeping Score - Financial Statements*** - Focus on Income & Net Worth Statements, and Budget. | ***20 Keys to being a smart investor.***  **CFA Oliver Gooden**, **Steben & Company, Inc.** |
| 12:00 - 1:15 pm | **Lunch in the South Servery** | | |
| 1:15 - 2:15 pm | ***RLFM - Unit 3 - Wages & Benefits*** - Wages, Overtime, Independent Contractor, FICA, Statutory & Elective Benefits, and Retirement Benefits. | ***RLPF - Unit 4 - Achieving SMART Goals*** - Funding for Emergencies, Saving for a downpayment on a home, and funding retirement or financial independence. | ***Real world retirement planning.***  **Don McCurdy, CFP, Pro Bono Director, Financial Planning Association of Houston** |
| 2:15 - 3:15 pm | ***RLFM - Unit 4 - Your Future - Life-Long Goals*** - Community Needs & Project. Project Presentation Day 3. | ***RLPF - Unit 5 - Spending on Major Goals*** - vehicles, a place to live, and buying consumer goods. | ***Do It Yourself or Hire an Investment Advisor?*** *-*How do you make the choice? **Don McCurdy, CFP,**  **Pro Bono Director, Financial Planning Association of Houston** |
| 3:15 - 3:30 pm | **Break** | | |
| 3:30 - 4:30 pm | **Closing Session in Room 117**  **The Importance of Community Engagement - Nibal Markus, Financial Mentors of America, Executive Director** | | |
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| **Day 2 - Wednesday June 6th** | | | |
| 7:15 - 8:00 am | **Registration - Humanities Building, Room 120** | | |
| 8:00 - 8:45 am | **Humanities Building, Room 119**  **Keynote Speaker: Dr. Bob Wimpelberg “Being intentional about improving”** | | |
| 8:45 - 9:00 am | **Break** | | |
|  | ***Humanities Building***  *Room 119* | ***Humanities Building***  *Room 117* | ***Humanities Building***  *Room 118* |
| 9:00 - 10:00 am | ***RLFM - Unit 5 - Income Taxes & Payroll Deductions*** - Where are Tax Dollars Spent, Standard Deductions, Tax Rates, Itemized Deductions, Investment Income, Tax Credits, Tax Forms, and Tax Preparation. | ***RLPF - Unit 6 - Debt - The Drug of Choice in America*** - Credit & Borrowing, Types of Credit, Credit Reports & Scores, and the Financial & Psychological Impact of Credit & Debt. | ***Credit Management*** – How to manage and improve your credit, the dos and don'ts.  **Chris Kelso.**  **Fairway Independent Mortgage Corporation, THE KELSO GROUP** |
| 10:00 - 11:00 am | ***RLFM - Unit 6 - Selecting Post Secondary Education (PSE)***, Your Plan for Your Future, Job Performance - GPA, College 101, Always Begin with Your Major, Am I on Track? Big Fish. | ***RLPF - Unit 7 - Financial Institutions & Markets -*** Banking & Financial Institutions, Saving and Investing. | ***Understanding the Mortgage Experience to Make the Best Choices.***  **Chris Kelso**  **Fairway Independent Mortgage Corporation, THE KELSO GROUP** |
| 11:00 - 12:00 pm | ***RLFM - Unit 7 - Funding Postsecondary Education***, The Cost of PSE, AP & Dual Credit, College Reality Check, Focus on FAFSA, Other $$$ Resources, Raise.me. | ***RLPF - Unit 8 - Retirement & Financial Independence Planning -*** Will You Be Able to Retire? Resources in Retirement, Problems with the legs of the three legged stool. Students create a plan.Present plan on Day 3. | ***How a Reverse Mortgage Enables a Better Funded Retirement?***  **Chris Kelso**  **Fairway Independent Mortgage Corporation, THE KELSO GROUP** |
| 12:00 - 1:15 pm | **Lunch in the South Servery** | | |
| 1:15 - 2:15 pm | ***RLFM - Instructor Team - Social Mobility*** - How does a student change social class and socio-economic future? Tools - Brookings Institution and MIT analysis | ***RLPF - Unit 9 - Imagine a World Without Insurance -*** Risk Management. Health, Disability & Long-Term Care, Life, Auto, Renter’s, Homeowner Ins.and Supplemental Insurance. | ***Empowering Educators with Technology Tools to Integrate the Six Cs into Classroom Lessons***  **Dr. Princess Mokolo** |
| 2:15 - 3:15 pm | ***RLFM - Instructor Team - Learning from Prologue*** - Students take Prologue | ***RLPF - Unit 10 - Identity Theft & Investment Scams*** - Protecting Personal Information, Schemes, Scams, and Reporting Identity Theft. | ***IDAs for First Time Home Buyers and College Funding.***  **Sonia Aldrett and Veralisa Hunter,**  **Covenant Community Capital** |
| 3:15 - 3:30 pm | **Break** | | |
| 3:30 - 4:30 pm | **Closing Session in Room 117**  **Career Explorer Planel** | | |
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| **Day 3 - Thursday June 7th** | | | |
| 7:15 - 8:00 am | **Registration - Humanities Building, Room 120** | | |
| 8:00 - 8:45 am | **Humanities Building, Room 117**  **Keynote Speaker: Brenda Lynch, M.Ed, Secondary Mathematics Instructional Specialist at New Caney ISD “How do you adjust to a new methodology of teaching?** | | |
| 8:45 - 9:00 am | **Break** | | |
|  | ***Humanities Building***  *Room 119* | ***Humanities Building***  *Room 117* | ***Humanities Building***  *Room 118* |
| 9:00 - 10:00 am | ***RLFM - Instructor Team*** ***- Career Matrix Presentation*** - Students matrix RIA-SEC, career, education, income, and AI with personal values. Student presentation. | ***RLPF - Unit 11 - Estate Planning - Where There's a Will, There's a Way -*** Wills, guardianships, probate & non-probate, Dying Without a Will, Action Plan. | ***Selecting a Real Estate Agent.***  **Jennifer Erwing, Erwing Realty LLC** |
| 10:00 - 11:00 am | ***RLFM - Instructor Team - Learning from Prologue*** - Test results | ***RLPF - Unit 12 - The Next Step Postsecondary Education*** - Selecting & Funding Post- secondary Education - GPA vs SAT/ACT, AP, IDAs, Raise.me, study abroad. | ***Buying Auto Insurance -*** Professional agent or buying online? **Paula Smith, Farmers.** |
| 11:00 - 12:00 pm | ***RLFM - Instructor Team - Community Project*** - What are the needs of the community? Part 1 - problem-solving. Part 2 - critical thinking. | ***RLPF - Instructor Team - Will you be a Big Fish? -*** *Gladwell video and discussion*, | ***2018 Income Tax Changes*** - What do you need to know to prepare for April 2019?  **Ken Decker, CPA-PFS, CFP**  **President**  **Decker & Associates, Inc.**  **LaTasha Young Mallett, CPA** |
| 12:00 - 1:15 pm | **Lunch in the South Servery** | | |
| 1:15 - 2:15 pm | ***RLFM - Instructor Team - Life Plan*** - Connecting the Dots, Marshmallow in Context, Outcomes, Ask, don’t answer. | ***RLPF - Instructor Team - MAJOR GOALS*** - Students present a plan to fund emergencies and financial independence. | ***How to Become Successful at Your Job?*** Applying an entrepreneur mindset to your current role.  **Dr. Princess Mokolo** |
|  | ***Humanities Building***  *Room 117* | | |
| 2:15 - 3:15 pm | ***Game of Real Life*** - At the end of the ***RLFM*** & ***RLPF***, students participate in an experiential capstone. They age from 19 to 24 and make life decisions. Students speed interview, accept job offers, and are trained and managed by FMA volunteers serving as Game business owners. Students then work half of the time and the other half they are consumers - banking, funding PSE, buying cars, renting apartments, paying bills and completing financial statements. Winning teams are invited to compete in a two-day, exciting, regional competition. | | |
| 3:15 - 3:30 pm | **Break** | | |
| 3:30 - 4:30 pm | **Closing Session in Room 117**  **Play The Game To Win** | | |
| 4:30 - 5:00 pm | **Conference Evaluations and Presentation of Certificates** | | |