

Get smart about money

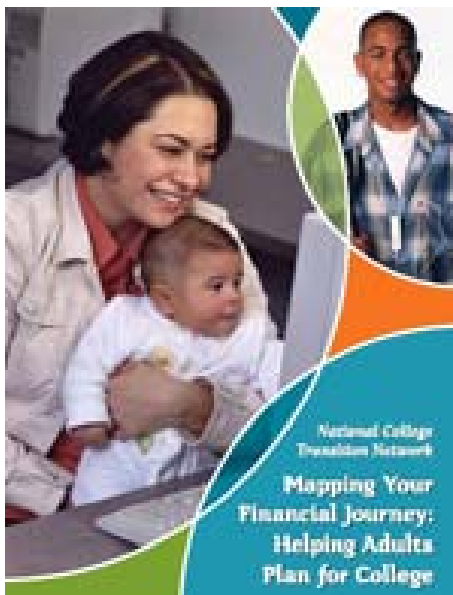
The FDIC recently announced a new Money Smart curriculum for young adults. It is geared toward helping youth ages 12-20 learn the basics of handling their money and finances and shows how to create positive relationships with financial institutions. As is true of all the Money Smart tools, the curriculum is free and it is not protected by copyright restrictions. It reflects unbiased information that is not “branded” with corporate logos or otherwise affiliated with any commercial interest.

Based on the award-winning Money Smart Adult Financial Education curriculum, Money Smart for Young Adults is aligned with educational standards for all 50 states, the District of Columbia, Guam, and the Virgin Islands, as well as Jump\$tart financial education standards and the National Council on Economic Education economic education standards.

Money Smart for Young Adults consists of eight instructor-led modules: Bank On It, Check It Out, Setting Financial Goals, Pay Yourself First, Borrowing Basics, Charge It Right, Paying for College and Cars, and A Roof Over Your Head. Each module includes a fully scripted instructor guide, participant guide, and overhead slides. The materials also include an optional computer-based scenario that allows students to complete realistic exercises based on each module.

Modules range from 90-110 minutes if taught in their entirety. However, the content is layered so that it can be taught in two (or more) parts. To help an instructor tailor the modules to the needs of the audience, each module includes a matrix or “Layering Table” that delineates the module’s components. The matrix assists instructors in presenting material responsive to the needs of the target audience within the available time frame.

The curriculum is distributed on CD: order at <http://www2.fdic.gov/MoneySmartRegister/>. For more information on the youth and adult curricula, visit www.fdic.gov/consumers/consumer/moneysmart/ or contact the FDIC Call Center: 877-ASKFDIC (877-275-3342).



A road map to college

The National College Transition Network and the National Endowment for Financial Education collaborated to create "*Mapping Your Financial Journey: Helping Adults Plan for College*." The publication is geared toward financial planning for adult students intending to go to college.

Easily digestible chapters include information and worksheets on:

- \$ setting “SMART” goals and making a financial plan to meet them,
- \$ figuring the true cost of college,
- \$ money pitfalls, financial aid and other sources of income, and
- \$ tips for a successful college experience.

The 56-page booklet will be available at the beginning of 2009. Cost is \$30/case (90 copies/case). Order at www.collegetransition.org/mapping.html.

SMART goals are:

- ✓ Specific
- ✓ Measurable
- ✓ Achievable
- ✓ Relevant
- ✓ Trackable

Lifelong Learning

It's more than luck!

Registration open for MPAEA 2009!

The early bird registration deadline is January 15 for the 67th annual MPAEA conference in Las Vegas March 1-4. Conference Chair Teri Zutter (tzutter@wnc.edu, 775/445-4451) and Program Chair Kathy Biagi (kbiagi@nevadaculture.org, 775/684-3341) report a full slate of confirmed activities, giving you many reasons to attend! Choose from three interactive pre-conference sessions (Sunday, March 1, noon to 4:00 p.m.)

- The Politics of Education, Art Ellison, Chair, National Council of State Directors of Adult Education Policy Committee. How do we advocate for increased adult education funding? Examine the essential elements of successful advocacy campaigns in a variety of states and at the national level and learn the nuts and bolts of leading your own!
- Take a Gamble on Web 2.0! Kimberly Chapman and Laura Cascarddon (University of Arizona) with Darcy Del Bosque (University of Nevada, Las Vegas). Learn all about Web 2.0 tools and concepts from three expert researchers at this hands-on session. Participants will work on individual computers to create wikis and explore how wikis and other tools can support lifelong learning. **Limited seating — first come, first served!**
- A New Health Literacy Curriculum for Beginning Level ABE, Meg Schofield, consultant and curriculum developer. This presentation will provide an overview of the dramatic connection between low literacy and poor health status and report on the development of a groundbreaking, research-based curriculum designed to simultaneously improve both literacy and health literacy outcomes in low-literate populations. Learn how to implement this exciting, free curriculum!

Three keynote sessions led by key leaders for lifelong learning (Monday-Tuesday, March 2-3)

- Cheryl Keenan, Director, Division of Adult Education and Literacy, U.S. Department of Education (invited)
- Jim Rogers, Chancellor, Nevada System of Higher Education
- Punam Mathur, Senior Vice President, Corporate Diversity & Community Affairs, MGM Mirage

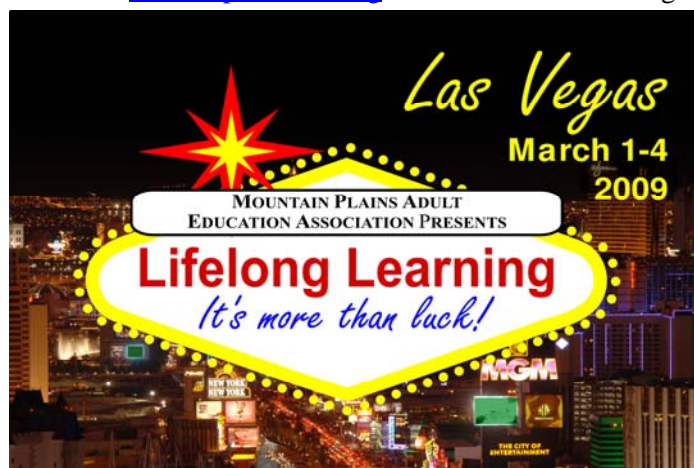
Fifty different sessions led by expert presenters (Monday-Wednesday, March 2-4)

- Session topics cover the many facets of lifelong learning: research, transition, assessment, instructional strategies, best practices, leadership, family literacy, Corrections, and professional development.
- Dr. Sandra Ransel, popular presenter at the 2008 MPAEA conference, will lead a special half-day tour of Desert Rose High School and Career Center, Las Vegas' premiere adult education center. The session includes a meal prepared and presented by the center's culinary arts students. **Limited seating — first come, first served!**
- All adult educators — be they focused on ABE/literacy, ESL, GED, Corrections, family literacy, or community, continuing, and higher education — will find many sessions of value. Continuing Education credit is available!

Hey, it's Vegas, baby!

- It's warmer here than almost anywhere else in the Mountain Plains states. Average March temperatures are: high 69°, low 47°.
- There are a few things to do in your spare time. The conference site is just 1.5 miles from the Strip's hottest corner (Bellagio, Caesars, Bally's/Paris) and a short cab ride to many more attractions!
- Total comfort to rest when you need it. All rooms at the Tuscan are suites, fully equipped with 25" cable TV, coffee maker, refrigerator, etc.

Register now at www.mpaea2009.org. You'll be a winner — guaranteed!



NAE News — meet the Board!

Lifelong collaborator for lifelong learning

Kathy Biagi began her career as a high school English teacher in Los Angeles before moving to the mountain town of Truckee in the Sierra Nevada in 1978. She then began working at the other end of the age spectrum by teaching Head Start preschoolers and their parents.



Kathy Biagi

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During the next 10 years, Kathy taught pre-school, elementary, middle and high school, and adult ESL and graduate classes. From 2000 – 2006, she directed the Nevada Head Start State Collaboration Office, where she worked statewide to help Head Start programs meet their performance standards through building collaborative partnerships. Today, as the literacy coordinator for the Nevada Literacy Office, she continues her focus on setting and accomplishing goals through collaboration and facilitative leadership. In addition to being an active NAE Board member, Kathy also fills the arduous role of program chair for the 2009 MPAEA conference.

Kathy has a Bachelor of Arts in English, a K-12 English Teaching Credential, and a master's degree in TESOL (Teaching English to Speakers of Other Languages). Her passion is teaching adult education ESL and ABE. "I love the incredible self-motivation of the learners and the challenge of continually growing my own teaching skills!"

The Biagi family moved "down the hill" to Reno in 1998, where forested mountains were replaced with wide open skies. Her son, Brian, is currently in his third year at UNR; husband Graeme, a native Canadian, is a long-time National Ski Patroller.

In her free time, Kathy enjoys camping; reading; and creating one-inch scale miniature buildings, furniture, and accessories. She says, "Working with my hands provides good thinking time."

Kathy's thinking — and her willingness, energy, and experience with all ages of learning — serve Nevada's education community well!

Health and literacy partner up!

It is not news that health and literacy are linked. What IS news is the growing number of vibrant partnerships being formed between health providers and literacy providers. These partnerships now reflect the view that health and literacy are everyone's problem: health providers, literacy providers, and any adult who struggles with navigating the health care system. Collaborations take many forms — some involve just two agencies, others bring together many participants.

The September issue of *Focus on Basics* features articles about several partnerships, a piece on how to effectively use illustrations in health education materials, and a report on a new health literacy curriculum for beginning adult learners (Levy et al).

This issue is not available in printed form but you may download it (and previous issues of *Focus on Basics*) at www.ncsall.net. Click on "publications" (along the top), then on "Focus on Basics" (along the left).

Adults with low health literacy experience four times the annual health care costs of those with high health literacy and cost the health care system more than \$73 billion per year .
—American Medical Association Foundation, 2007;
National Academy on an Aging Society/
Center for Health Care Strategies, 1998.

Note: Meg Schofield's MPAEA 2009 pre-conference session is based on the research described in the Levy article. Meg will discuss the curriculum and *Instructor's Manual* she developed with NIFL Regional Resource Center III staff assistance and funding.

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This professional development project is a leadership activity funded by a grant from the Nevada State Department of Education, Workforce Investment Act, Title II (Adult Education and Family Literacy). There is no discrimination or denial of participation on the basis of race, color, sex, age, religion or religious creed, national origin, sexual orientation, ancestry, or disability.

New and proven ESL resources

Student-focused USALearns site up and running!

Immigrants and other adults who want to learn or improve their English skills can now log on to a new, free online English portal at www.USALearns.org. The site targets adults with limited or no English language skills who are not inclined to attend traditional classroom programs or use fee-based resources, i.e., adults with limited means or those who cannot attend classes because of difficulty with schedules, transportation, or other barriers.

While the site is designed for independent use, teachers and tutors may also find instructional materials that can be used in classroom and individual instructional settings. The Web site has an online management system available for instructors' use.

The U.S. Department of Education's Office of Vocational and Adult Education, through its Division of Adult Education and Literacy, oversaw the design of USALearns.

International ESL expert shares his expertise

Randall Davis has traveled throughout the U.S., Canada, China, Japan, Korea, Mexico, Peru, and Saudi Arabia, teaching ESL and training others to do the same. His current home is the English Language Institute at the University of Utah, where he specializes in educational technology, with an emphasis on using video and the Internet effectively for language teaching and learning.



Randall hosts a number of popular Web sites for ESL Teachers and Students:

- ▶ <http://www.esl-lab.com>
- ▶ <http://esl-lab.blogspot.com>
- ▶ <http://www.dailyesl.com>
- ▶ <http://www.ezslang.com>
- ▶ <http://www.trainyouraccent.com>
- ▶ <http://www.tips4students.com>