

2015

California Financial Literacy Summit



JULY 30, 2015 | SAN JOSE MARRIOTT

#CALCPAFINLIT



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8:45 a.m.

Welcome

Jennifer Ziegler, CPA

CalCPA Chair

Katie Vanderveen, CPA

CalCPA State Financial Literacy Chair

9 a.m.

Keynote: The Importance of Personal Financial Literacy for California's Future

California's future is directly tied to the ability of its residents to make sound financial decisions. Advocates will discuss the current state of personal finance education and goals for the future.

Betty Yee

California State Controller

Kansen Chu

Assemblymember

State of California – District 25

Dianna MacDonald

President Elect

California State Teachers Association

Ingrid Holguin

Policy Advisor for Strategic Partnerships

Office of Mayor Sam Liccardo, City of San Jose

9:50 a.m.

Successes, Challenges and Progress for Financial Literacy in Public Education

Hear from school districts with established financial literacy programs and curriculum. Representatives will share their stories of successes, challenges and progress.

Dana Dumas

Program Specialist for Secondary Education

San Bernardino Unified School District

Linda Trousdale

Interim Director, Teaching and Learning

San Diego Unified School District

10:50 p.m.

Break

11 a.m.

**Turning Back the Tide:
Minimizing and Managing Student Loan Debt**

Americans currently owe over \$1.2 trillion in student loans. New graduates coming out of college owe an average of nearly \$30,000. Expert panelists will tackle both sides of the issue from minimizing the amount of debt taken out to managing the debt once students are no longer in school.

Hal Geiogoue

Chair and General Public Representative,
California Student Aid Commission

Dave Macoubrie

Vice President of Repayment Solutions
Inceptia

Coleetta McElroy

Director of Financial Aid and Scholarships
San Jose State University

Pilar Diaz

Senior Institutional Review Specialist
U.S. Department of Education

Stephen Dash

CEO
Credible

11:50 a.m.

Networking (plated lunch provided)

12:50 p.m.

**The Current Community Partnerships and Resources
Available for Financial Literacy Improvement**

Overview of California Jump\$tart Coalition financial literacy resources available to the community.

Tena Lozano

Executive Director
Richard Myles Johnson Foundation and Chair, California Jump\$tart

Karen Anderson

Vice-Chair California Jump\$tart

Laurel Bond Mitchell

Distinguished Professor of Accounting
University of Redlands and Treasurer, California Jump\$tart

1:40 p.m. **Break**

2 p.m. **CONCURRENT SESSIONS (choose one)**

1

Financial Literacy Volunteer Training

Seasoned volunteers will provide an overview of CalCPA's financial literacy program, presentation preparation, best practices and how to deal with the unexpected. They will also discuss how to find presentation opportunities within your community.

Katie Vanderveen, CPA

Chair
CalCPA State Financial Literacy

Ashley Casey, CPA

Vice-Chair
CalCPA State Financial Literacy

Bruce Kajiwara, CPA/PFS, CFP

Chair
CalCPA Sacramento Chapter Financial Literacy

OR

2

Power ED: Sparks of Financial Literacy Knowledge in Brief 15 Minute Presentations

Delve deeper with our speakers and panelists in this rapid fire learning session that will cover student loan issues, College Access Tax Credit, and apps available to teach financial literacy.

Keith Yamanaka

Chief Deputy Director
California Student Aid Commission

Jason Young

Co-Founder and CEO
MindBlown Labs

Dave Macoubrie

Vice President of Repayment Solutions
Inceptia

OR (see concurrent session #3 on next page)

3

Financial Literacy Tips for Small Business Success

Financial literacy and planning is often critical for the success of small business ventures. Hear from panelists who have extensive experience working with small businesses as they share their perspectives on what financial knowledge is needed by small business owners.

Tong Qin, CPA, CISA

Deputy Director for Asian American and Pacific Islander Outreach
U.S. Small Business Administration

Darrell Young, CPA, CFP

Chair
CalCPA Peninsula/Silicon Valley Chapter Financial Literacy

Chris Horton

Vice President of Membership and Sales
San Jose Chamber of Commerce

3 p.m.

Networking Reception and Community Partner Showcase hosted by California Jump\$tart Coalition

4 p.m.

Adjourn



Kansen Chu
Assemblymember
25th District

Assemblymember Kansen Chu was elected in November 2014 to represent California's 25th Assembly District, which includes the Alameda County communities of Fremont and Newark and the Santa Clara County communities of Milpitas, San Jose and Santa Clara.

Chu has served on the San Jose City Council since June 2007. He was the first Chinese American to serve on the city council. During this time, he made public health and the environment top priorities, passing legislation to require citywide green building standards and banning the use of single-use plastic bags. He also promoted the installation of automatic heart defibrillators across San Jose.

While serving on the city council, Chu worked with community members to create the North San Jose Neighborhood Plan, establish the Berryessa Business Association, help start the Berryessa Farmers Market, and move the long-awaited Commodore Park project forward. He serves on 21 local and regional governing committees and represents San Jose on the League of California Cities and Association of Bay Area Governments.

Born in Taiwan, Chu moved to the United States in 1976 as a graduate student. He has a master's in electrical engineering from California State University, Northridge, and he worked as a microdiagnostics microprogrammer at IBM for 18 years. He also owned and operated Ocean Harbor Chinese Restaurant for 16 years.

Ashley Casey, CPA
Vice-chair
CalCPA Financial Literacy Committee



Ashley Casey graduated in 2007 from CSU Chico with a bachelor's in business administration (accounting). She has been with Brown Armstrong since graduating and has obtained her CPA license. She worked her way up from staff to audit manager, originally starting in Bakersfield and then moving to Stockton when an office was opened in 2011.

Ashley loves to travel to new places and has an adventurous side, including skydiving in Monterey and scuba diving in Jamaica. She has been involved in CalCPA since before graduating from Chico and currently serves as the state vice-chair of the CalCPA Financial Literacy Committee as well as the local San Joaquin chapter chair.

She is an active board member for the San Joaquin chapter, serving as government relations and governmental accounting & auditing committee chairs for the chapter and as a member at large on the CalCPA state council. Through her involvement in these committees, she has helped bring financial literacy training to schools and community organizations in San Joaquin and Stanislaus counties.



Stephen Dash
Chief Executive Officer
Credible

A native of Australia, Dash is the founder and CEO of Credible. He founded Credible because of sheer disbelief at the burden student debt placed on young Americans (a problem Australian college students do not have). Dash was formerly an investment banker at J.P. Morgan and more recently founded QC Media and was an investment director at MHC & Co.

Pilar Diaz
Senior Institutional Review Specialist
U.S. Department of Education

Pilar M. Diaz is currently a senior institutional review specialist for the San Francisco/Seattle School Participation Division, U.S. Department of Education. Diaz joined the department five years ago, and her main role is to ensure colleges and universities and all postsecondary institutions, including vocational schools, are in compliance with federal financial aid regulations, which also include monitoring that aid is provided to qualifying students.

Prior to joining the school participation team, Diaz worked for more than 20 years as the corporate financial aid director for a couple of nonprofit institutions of higher education. As an immigrant from Colombia, and going through college in the U.S. without financial aid, she understands the need to educate the community about the resources available to acquire postsecondary education. She is an active member of the financial aid community and assists particularly the Hispanic community by presenting financial aid workshops at organizations like Santa Teresa High School, Boys and Girls Clubs and Cash for College events.

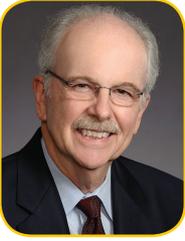


Dana Dunams
Program Specialist for Secondary Education
San Bernardino Unified School District

Dana Dunams serves as the program specialist of history-social sciences and literacy and interventions for the Department of Secondary Education in the San Bernardino City Unified School District. She is currently assisting with the development and implementation of Common Core State Standards curriculum for history-social sciences, which includes the design of district-wide unit plans, assessments and professional development.

In partnership with Dr. Jim Charkins and California State University, San Bernardino, Dunams is in the process of integrating financial literacy into the new economics curriculum that will be implemented in her district in the spring of 2016. In addition, Dunams supports all secondary school sites with their response to intervention opportunities as well as the various programs that can be used for literacy development.





Hal Geiogue
Chair
General Public Representative
California Student Aid Commission

Hal Geiogue has served for more than three decades in formulating education policy and fiscal policy for the state of California. A lifelong Californian and the first person in his family to graduate from college, Geiogue has spent much of his career in fostering accountability and the efficient, effective and wise use of public resources.

Having served for eight years as the chief consultant, Geiogue retired from the California Legislature's Assembly Education Committee in 2002. He was responsible for the overall operation of the committee and its staff activities. This included identifying issues, developing legislation, analyzing and tracking bills, and preparing hearings for the committee's review of education legislation and policy matters.

In 1991 Geiogue was appointed assistant state treasurer where he helped plan and administer the overall bond and cash flow financing program of the state of California. He led financing teams in the issuance of \$7 billion in long-term bonds and \$33 billion in short-term notes and warrants. Representing the treasurer, he chaired the California Education Facilities Authority, the California Student Loan Authority, the California Health Facilities Authority and numerous bond committees and was a member of the Public Works Board.

Geiogue also served for 15 years as director of education in the California Legislative Analyst's Office. There he directed a staff of nonpartisan professionals who were responsible for the program and budget review of K – 12 education and postsecondary education institutions and programs in California. In 1979 and 1980 he was the co-chairperson of the Student Financial Aid Policy Study Group, which helped reform the state's student financial aid system. He started his state career in 1965 with the Department of Finance. Geiogue received his bachelor's degree in political science from the University of California, Berkeley, and his master's degree in government from the California State University, Sacramento.

Ingrid Holguin
Policy Adviser for Strategic Partnerships
Office of Mayor Sam Liccardo
City of San Jose



Ingrid Holguin joined the office of the mayor of San Jose, Sam Liccardo, as policy adviser for strategic partnerships in 2015. She was charged to bring new approaches, partners and resources to support the priorities of the mayor and the city council. She is particularly focused on new and improved service levels for the city.

Holguin has more than 20 years of experience working on issues of economic and community development and has a passion for building financial capabilities for individuals and institutions. Most recently she was director of savings programs for Opportunity Fund, a San Jose-headquartered community development financial institution. She has been a consultant for more than 10 years and previously was program officer for the Ford Foundation in Mexico City. Her work has included philanthropy and impact investing.

Holguin holds a master's in business administration from the University of California, Berkeley and a bachelor's in economics and management from Ball State University.



Chris Horton
Vice President of Membership & Sales
San Jose Chamber of Commerce

Chris Horton was born in New Orleans and raised on Galveston Island. Horton is proud of his heritage, family and successful financial practice; in that order. As a 13 year veteran of the Financial Industry he has represented Fortune 500 companies such as Wells Fargo, Bank of America and most recently MassMutual Financial Group. Horton has extensive expertise as an acquisition and relations expert for new customer acquisitions with an overall 27 years of experience in a myriad of industries. His current endeavor is to serve as the Vice President of Membership and sales for the 1,400 – member San Jose Silicon Valley Chamber of Commerce. In this capacity, Horton oversees the Chamber's membership department, the Ambassador Committee, the Business Referral Network Program, as well as the monthly New Member Orientation events aptly called JumpStart. In addition, Horton is involved in relaunching a program geared toward Young Professionals and the new Casual Collisions program customized for select member-to-member business development.

Close to his heart, Horton enjoys volunteering for the Alzheimer's Association and keeps up to date by staying involved in national trade organizations such as the American Chamber of Commerce Executives and the Western Association of Chamber Executives.



Bruce Kajiwara, CPA/PFS, CFP
Chair
CalCPA Sacramento Chapter Financial Literacy Committee

Bruce Kajiwara has been in the financial services industry since 1979, when he began work as a public accountant for one of the Big Eight CPA firms, Price Waterhouse, in its Los Angeles office. Following that, he worked for various independent financial advisory firms. In 2003, Bruce joined the Sacramento office of Financial Network Investment Corporation (now Cetera Advisor Networks, LLC) as a financial adviser. He concentrates on providing personalized financial planning for individuals and businesses in the areas of retirement planning, tax planning, estate planning, investment strategies, asset allocation and personal financial management.

Kajiwara is a certified financial planner, a certified public accountant (non-practicing), a personal financial specialist and a registered representative of Cetera Advisor Networks, LLC.

Even though he no longer practices as a CPA, Kajiwara remains active with the CPA profession. Kajiwara served as a director in the Sacramento Chapter of the California Society of CPAs (CalCPA) and is currently chairperson of the chapter's Estate and Financial Planning Committee, a position he has held for more than 17 years. He is also a former vice chair of the State Personal Financial Planning Committee for CalCPA.

Kajiwara strives to educate all of his clients about their personal finances. He exhibits this commitment beyond work by volunteering to teach others about financial topics, whether they be high school students or adults. He has been a member of CalCPA's Financial Literacy Committee since 2003 and is a past chair of that committee.



Tena Lozano
Executive Director
Richard Myles Johnson Foundation

Tena Lozano is executive director of the Richard Myles Johnson Foundation, the state credit union foundation for California and Nevada. She serves as the chair of the California Jump\$tart Coalition. She is joined on the board by individuals who are passionate about the importance of teaching California's youth about personal finance, and whose organizations are active in the area of youth financial education. California Jump\$tart works

to improve the quality of life in California by bringing together organizations and individuals who teach young people how to succeed with money, including organization, earning, spending, saving, investing and credit. California Jump\$tart is a not-for-profit, Section 501(c)(3) organization affiliated with the National Jump\$tart Coalition for Personal Financial Literacy. Members of California Jump\$tart are individuals and organizations who recognize and support the lifetime benefits of personal financial education, including teachers, corporations, CPA's, banks, credit unions, not-for-profits, school administrators, school districts, boards of education, parents and students.

David Macoubrie
Vice President of Repayment Solutions
Inceptia

David Macoubrie is the vice president of repayment solutions at Inceptia, a not-for-profit division of the National Student Loan Program, and works with students in all 50 states and Puerto Rico. Macoubrie has more than 25 years of student loan experience and specializes in helping students find solutions to often difficult and complex student loan repayment questions.

His division works with nearly \$2 billion of delinquent student loans each year. In addition, they help tens of thousands of students who need financial education or general assistance before they even begin repayment. His division prides itself on finding individualized solutions for every student.



Dianna MacDonald
President Elect
California State PTA

Dianna MacDonald is the California State PTA president-elect for the 2015-17 term. MacDonald has served the PTA at the local, regional and state levels in various roles, including serving as the state family engagement advocate, vice president for education and as a leadership mentor. Her work has focused on early childhood education, military families and closing the achievement gap. She has a firm understanding of California's new

school-funding system through the PTA's work on the new Local Control Funding Formula and Local Control and Accountability Plans.

MacDonald is a national PTA presenter, a national issue forum moderator and has received extensive training in building inclusive and equitable communities. She has served as a Cloverdale USD school board trustee since 2008 and is a California School Boards Association delegate assembly member.



Coleetta McElory
Director of Financial Aid and Scholarships
San Jose State University

Coleetta McElory has been employed at San Jose State University for more than 26 years in the capacity of counselor, assistant director and now as director of the financial aid and scholarship office.

McElory holds an associate of arts degree from Bakersfield Junior College. She earned a bachelor's degree in business management from California State University, Long Beach, and she has a master's in public administration from San Jose State University.

McElory is the first in her family to graduate from college and has attempted to be a mentor to not only her family members but also to those who need the support. During her time as a student she received financial aid as a result of not being able to attend college without financial assistance.

As a result of her experience as a financial aid recipient, McElory remembers how overwhelming the process was for her and her mother to navigate. Because of that experience, she is determined to make certain that the process is understood by parents and students so they are aware of all the financial options available to fund their education. She makes the time to go into high schools to present on the financial aid process and provides assistance on the completion of the financial aid application.

McElory currently serves as the president of the San Jose State University Alumni Association and aims to increase the number of African American students who join the organization. This is best attained by improving the recruitment efforts and graduation rates of our students.

Tong Qin, CPA, CISA
Deputy District Director for San Francisco District Office and
Director for Asian American and Pacific Islander (AAPI)
Outreach at National Level
U.S. Small Business Administration



Tong Qin is the deputy district director for the Small Business Administration (SBA) in the San Francisco District Office and director for Asian American and Pacific Islander outreach for the SBA.

Prior to taking on her current role, Qin was the deputy CFO for SBA headquarters in Washington, D.C. She led the CFO staff of approximately 140 federal employees and contractors with an annual budget of about \$1 billion and a loan portfolio of more than \$90 billion. She also had oversight responsibility for all aspects of financial management and processes, including accounting, budget and internal controls, as well as acquisition planning, program evaluation and performance management.

Prior to joining the SBA, Qin was a senior audit manager with a regional accounting firm in Washington, D.C., and was in charge of auditing various federal agencies (including the SBA), and also provided financial consulting services.

Qin has a bachelor's degree in accounting from the State University of New York and is a certified public accountant as well as a certified information systems auditor. Qin is a member of the Asian American Government Executive Network and Executive Women in Government.



Linda Trousdale
Interim Director, Teaching and Learning
San Diego Unified School District

Linda Trousdale began her career as an educator in 1984. She received her undergraduate and graduate degrees from the University of San Diego. As an educator, her focus has always been to ensure that all students have access to high quality curriculum and instruction as well as structures that will support their learning. In her current role as director of teaching and learning, Trousdale recognizes the importance of facilitating connections for students that will bridge beyond their years in our school system and carry them into the next phase of their lives. Financial literacy is one such area that provides an instructional bridge for each student.

Trousdale's primary areas of focus in the San Diego Unified School District have been connected to ensuring that there are equitable opportunities for all students to access rigorous instruction and interventions and supports. Some of these efforts have included creating credit recovery programs with graduation coaches, designing competency-based grading, providing supervision of the core curriculum areas, participating in curriculum development and course adoptions, and revising policies and procedures to reflect current practice and changes in the law.

Katherine Vander Veen, CPA
Chair
CalCPA Financial Literacy Committee



Katie Vander Veen is a certified public accountant and supervisor at Soren McAdam, a full-service regional accounting firm located in Redlands, California. Katie is the statewide financial literacy committee chair for CalCPA and is co-chair of the Inland Empire chapter Financial Literacy Committee.

Educating students to be financially independent and successful is a passion of Vander Veen's, and she has been providing this type of education through CalCPA's program for more than five years. VanderVeen obtained a bachelor's degree in business administration (accounting) from California State University, Fullerton, and a master's in business administration from California State University, San Bernardino. She is currently pursuing a master's in taxation from Golden Gate University.



Keith Yamanaka
Chief Deputy Director
California Student Aid Commission

Keith Yamanaka became chief deputy director of the California Student Aid Commission in February 2006. He had been special counsel to the commission from 2004.

Yamanaka previously served as chief adviser to California Corporations Commissioner Demetrios A. Boutris and also served as acting chief deputy of the California Department of Corporations, overseeing department policy, operations and enforcement of state securities laws from 2001 until 2004.

From 1999-2001, Yamanaka was deputy director and chief counsel at the California Department of Health Services, where he managed a legal office of 160 persons, including 70 attorneys.

As a deputy attorney general in the California attorney general's office, he litigated cases in state and federal trial and appellate courts. These cases primarily involved state budget and financing. He also functioned as a state bond counsel on several billion dollars of state bonds and advised state constitutional officers and state departments, boards and commissions, and financing authorities on financial and governmental issues.

Yamanaka has a bachelor's degree in applied behavioral sciences (community development) from the University of California, Davis; a J.D. from the University of California, Berkeley, School of Law (Boalt Hall); and an LL.M. in business and taxation from the University of the Pacific, McGeorge School of Law.

Betty Yee
California State Controller

State Controller Betty T. Yee was elected in November 2014, after two terms of service on the Board of Equalization. As controller, she continues to serve the board as its fifth voting member.

In 2006, Yee was first elected to the Board of Equalization. She was elected to her second four-year term in 2010. She represented 21 counties in northern and central California.

Now serving as the state's chief financial officer, Yee also chairs the Franchise Tax Board and serves as a member of the California Public Employees' Retirement System (CalPERS) and the California State Teachers' Retirement System (CalSTRS) boards. These two boards have a combined portfolio of nearly \$500 billion.

Yee has more than 30 years of experience in public service. She specializes in state and local finance and tax policy. Yee previously served as chief deputy director for budget with the California Department of Finance, where she led the development of the governor's budget, negotiations with the legislature and key budget stakeholders, and fiscal analyses of legislation on behalf of the administration. Prior to this, she served in senior staff positions for several fiscal and policy committees in both houses of the California State Legislature.

A native of San Francisco, Ms. Yee received her bachelor's degree in sociology from the University of California, Berkeley, and her master's degree in public administration from Golden Gate University, San Francisco.





**Darrell Young, CPA, CFP
Chair
CalCPA Peninsula/Silicon Valley Financial Literacy Committee**

Darrell Young has worked in financial services since 1997. He has been employed at Merrill Lynch, UBS Financial Services and Deloitte & Touché. In 2012, Young and a business partner founded Poplar Global Wealth Management with the goal of providing portfolio management and financial planning services to business owners and affluent households. Young wanted to create a transparent secure environment in which clients come

first. He recognized that he could serve his clients in a more meaningful way as an independent registered investment adviser, adhering to rigorous fiduciary standards.

Young currently serves as a board member of the California Society of CPAs, Peninsula / Silicon Valley Chapter. In addition to his professional commitments in the finance world, Young served a term as a national board member for the alumni association of his alma mater, University of California, Santa Barbara. And for more than 25 years, Young has been a volunteer with Self-Help for the Elderly in San Francisco. Similar to his client commitments, Darrell's community commitments are thoughtful, long-term and without expectations.

**Jason Young
Co-founder & Chief Executive Officer
MindBlown Labs**



Jason Young has spent the last decade working at the intersection of technology, education and economic empowerment. Young is the co-founder and CEO of MindBlown Labs, an ed-tech social enterprise that creates highly engaging mobile games to empower teens and young adults with financial capability skills.

Young is a leading innovator, having received national recognition for his work on several occasions. Recently, he was appointed by the President to a special Advisory Council on Financial Capability for Young Americans. Young is also co-founder and president of The Hidden Genius Project, a nonprofit that trains underserved youth in technology creation, entrepreneurship and leadership. Prior to founding these organizations, he was part of the founding team of Wikinvest.com. He also worked at Merrill Lynch as a senior specialist. Young graduated from Harvard University with an A.B. in economics.



Jennifer Ziegler, CPA/CFF, CFE
Chair
California Society of CPAs

Jennifer E. Ziegler, CPA, is a managing director with Berkeley Research Group in the Century City office. She specializes in providing accounting expertise in the areas of forensic accounting, litigation support, expert witness testimony and fraud investigations. She is experienced in consulting with clients and counsel with regard to complex business disputes involving the investigation, evaluation and quantification of

economic damages.

She has more than 20 years of accounting experience in a wide range of industries including insurance, health care providers, pharma, start-ups, not-for profits, government agencies, oil and gas, and homeowners' associations. Her experience encompasses a diverse range of litigation matters, including probate and estate disputes, shareholder and partnership disputes, post-acquisition claims, business interruption, accounting professional standards, royalty disputes and fraud investigations.

Ziegler has testified in deposition and trial numerous times. She has also been appointed by the court as an accounting neutral, a trustee and an executor.

Currently, Ziegler serves as the chair of the 42,000-member California Society of CPAs.

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Michael Ceccarelli, CPA

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Vongayi Chitambira, CPA

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Vongayi Chitambira, CPA

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Accountancy Corporation

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Fresno Chapter Chair
Baker, Peterson & Franklin

Lynn Henley, CPA

San Francisco Chapter Chair
Armanino

Alexis Hundley, CPA

Inland Empire Chapter Co-chair
Soren McAdam Christenson
LLP

Johannes Juenemann, CPA

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Bakersfield Chapter Co-chair
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LLP

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Bakersfield Chapter Co-chair
BHK

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LGBT.tax

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Soren McAdam Christenson
LLP

Laarni von Ruden, CPA

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Kelly Wallace, CPA

San Diego Chapter Chair
Illumina

Jonathan Wernick, CPA

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Kibel Green, Inc.

Steven Wimmers, CPA

Member at large
Steven Wimmers, CPA

Darrell Young, CPA, CFP, CIMA

Peninsula/Silicon Valley
Chapter Co-chair
Poplar Global Wealth
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CALIFORNIA JUMP\$TART PARTNERS

Banking on our Future

bankingonourfuture.org

BizWorld Foundation

bizworld.org

California Council on Economic Education

ccee.org; econworks.org

California & Nevada Credit Union League

tenal@ccul.org

California Society of CPAs

calcpa.org; david.lo@calcpa.org

Camp Millionaire (Money Camp)

creativewealthintl.org

Career & College Clubs

careerandcollegeclubs.org

Citi's Financial Education Curriculum

citigroup.com

EVERFI Financial Education

everfi.com/financial-education

Federal Deposit Insurance Corporation

fdic.gov/moneysmart

Federal Reserve Education

federalreserveeducation.org

Federal Trade Commission

consumer.ftc.gov

Finance in the Classroom

Financeintheclassroom.org

Financial Fitness for Life

Fffl.nccee.net

Finance Your Future (CEE)

Financingyourfuture.councilforreconed.org

High School Financial Planning Program (NEFE)

Hsfpp.org

It's a Habit/Saving Sammy

itsahabit.com

Jump\$tart Reality Check

Jumpstart.org/reality-check

Junior Achievement of Southern California

jasocal.org

Life Smarts

lifesmarts.org

Money as You Learn

moneyasyoulearn.org

Money Math (My Money/US Treasury)

treasurydirect.gov/indiv/tools/tools_moneymath

Money Skill

moneykill.org

**MoneyWi\$e
(Capital One/Consumer Action)**

money-wise.org

My Money

mymoney.gov/Pages/for-youth

Money Mammals

themoneymammals.com

Money Talks for Teens- University of California

moneytalks4teens.org

Operation Hope/Banking on Our Future

bankingonourfuture.org

Practical Money Skills

practicalmoneyskills.com

**PWC Financial Literacy Curriculum
(Price Waterhouse Coopers)**

Pwc.com

Schwab Moneywise

schwabmoneywise.com/teachers

Sesame Street

"For Me, For You, For Later"

*sesamestreet.org/parents/topicsandactivities/
toolkits/save/educators*

The Stock Market Game

stockmarketgame.org

Jump\$tart Clearinghouse

jumpstart.org/jumpstartclearinghouse.html

What is My Score (Visa)

whatsmyscore.org

