

FINANCIAL LITERACY RESOURCES GUIDE 2018-19





Resources Guide Table of Contents

Financial Literacy Committee Mission Statement & Duties	3
Financial Literacy Programs	5
Online Resources	6
Additional Resources	8
How to Get Involved	10
How to Conduct a Dollars & Sense Event.....	10
How to Conduct a Financial Smarts for Teachers Event	10
How to Conduct a High School Event	11
Frequently Asked Questions.....	12
CalCPA Staff and Financial Literacy Committee Liaisons.....	14
CalCPA Financial Literacy State Committee Roster	15

Financial Literacy Committee Mission Statement

To improve the financial literacy of Californians.

Financial Literacy Committee Duties

*What are the duties of a **chapter financial literacy chair**?*

- To promote financial literacy outreach within the chapter
- To recruit new financial literacy volunteers
- To encourage volunteers to create opportunities
- To set up at least three financial literacy events within the chapter, each year
- To track financial literacy activities in the chapter
- To report activities to the local CalCPA chapter board and financial literacy committee liaison annually
- To hold local financial literacy committee meetings, as appropriate
- To attend statewide CalCPA Financial Literacy committee meeting(s) and participate in conference calls
- To author at least one article for the Financial Literacy Buzz e-newsletter, serve as the expert on one Financial Empowerment Podcast or provide content for one of our financial literacy initiatives each year
- Optional: To volunteer to present financial literacy workshops

*What are the duties of a **committee member-at-large**?*

- To set up financial literacy events within the chapter
- To encourage volunteers to create opportunities
- To serve as a resource for other volunteers by keeping up-to-date regarding new resources and ongoing opportunities
- To attend statewide CalCPA Financial Literacy committee meeting(s) and participate in conference calls
- To author at least one article for the Financial Literacy Buzz e-newsletter, serve as the expert on one Financial Empowerment Podcast OR provide content for one of our financial literacy initiatives each year
- Optional: To volunteer to present financial literacy workshops

What occurs at the statewide financial literacy committee meetings?

The Financial Literacy Committee discusses activities that have occurred on the local, state and national levels. Members discuss how to create more opportunities to promote financial literacy and review what is working most effectively within the chapter to encourage the success of other chapters and new committee members. CalCPA staff and other experts will discuss various topics pertaining to the committee and their goals.



How long is the commitment to serve as a chapter chair or committee member-at-large?

The commitment is for one year. The CalCPA year begins May 1 and runs through April 30. Chairs and committee members are eligible to serve additional terms.



Financial Literacy Programs

Dollars & Sense

Dollars & Sense is the cornerstone of CalCPA and CalCPA Institute's financial literacy initiative. Dollars & Sense workshops are offered as a public service to help Californians make the most of their money. 1-4 CalCPA member volunteers lead a workshop (45-60 minutes) on financial topics such as budgeting, money management, managing credit cards, saving and investing, tax tips, disaster preparedness and more. The presentation is usually followed by Q&A with the audience. CalCPA Institute provides handouts for all attendees and presentation materials for CalCPA member volunteers.

Dollars & Sense can be customized for practically any audience. Some common custom programs include:

- College students
- New professionals
- Parents
- The "Sandwich Generation"
- Engaged/newly married
- Recently divorced
- Small businesses/entrepreneurs
- Military families/reservists
- Seniors/retirees
- Home owners

High School Financial Planning Program

CalCPA offers a free, fully interactive financial literacy program for students in grades 8-12. The program is designed to be relevant and engaging for students and covers six topics: money management, borrowing, earning power, investing, financial services and insurance. The presentations are flexible and can stand alone or be ongoing. CalCPA provides instructor materials and student guides in partnership with the National Endowment for Financial Education. Materials are available in hard copy and digital formats.

Financial Smarts for Teachers

CalCPA, the California Jump\$tart Coalition and the California Council on Economic Education collaborated on a financial literacy program designed specifically to help teachers manage their finances. Studies consistently show that teachers who feel more confident about their own personal financial planning skills feel more confident bringing financial literacy into their classrooms. The lessons cover seven topics: financial planning, saving & investing, credit, retirement, home ownership, risk management and taxes.

Online Resources

CalCPA Institute

Nonprofit 501(c)(3) organization that supports the public and the CPA profession by advancing financial education and improving the financial literacy of Californians.

www.calcpa.org/institute

www.facebook.com/pages/CalCPA-Institute/114387964508

Dollars & Sense

Workshops co-hosted by CalCPA and community groups, legislators, PTAs, nonprofits and others to help Californians improve their financial literacy.

<http://www.calcpa.org/public-resources/financial-literacy/dollars-and-sense>

High School Financial Planning Program

Program developed by the National Endowment for Financial Education to meet the National Jump\$tart Coalition's K-12 Personal Finance Standards to help students in grades 8-12 better manage their finances.

<http://www.calcpa.org/public-resources/financial-literacy/high-school-financial-planning-program>

Financial Smarts for Teachers

Program developed by CalCPA, California Jump\$tart Coalition and California Council on Economic Education to help educators better manage their finances and encourage them to incorporate financial literacy into their classrooms.

<http://www.calcpa.org/public-resources/financial-literacy/financial-smarts-for-teachers>

Financial Empowerment Podcasts

Financial Empowerment is a service of CalCPA Institute. Periodic podcasts help consumers make sense of today's complex financial issues. Podcasts are approximately fifteen minutes in length.

<http://www.calcpa.org/public-resources/financial-literacy/financial-empowerment>

Disaster Recovery

CalCPA members provide free financial counseling services to victims of California disasters. Volunteers are available to assist victims with filing insurance claims, filing casualty losses on their income tax returns, cash flow planning and other services. CalCPA also provides free resource guides to help victims navigate the financial recovery process.

www.calcpa.org/disasterrelief

Money Talks (also available on DVD)

Short video featuring 'man on the street' asking people about their views on various financial issues.

<http://www.youtube.com/watch?v=21PuqepQ5Hk>



Bring It On—CPA Careers (also available on DVD)

Short video designed to help expose students and young professional to the full array of CPA career opportunities in

California.

<http://www.youtube.com/watch?v=9I502zLYZXU>

Quest

CalCPA's CPA Careers magazine designed to help students understand the CPA profession and pursue CPA licensure in California.

www.calcpa.org/quest

How to Present a High School Financial Literacy Program

Bruce Kajiwara, CPA\PFS, CFP, demonstrates how he conducts a high school presentation for CalCPA Institute's financial literacy program. During the course of his demonstration, Kajiwara offers tips on how to engage students and make learning good money habits fun.

<https://www.youtube.com/watch?v=b07XlZyL0B0>

Additional Resources

360 Degrees of Financial Literacy

Program and resources developed by the AICPA to help consumers make sound financial decisions at every stage of their lives, from childhood to retirement.

www.360financialliteracy.org

www.facebook.com/360FinancialLiteracy

Cash for College

Cash for College is an initiative created by the California Student Aid Commission to help low-income and first-generation college applicants complete the Free Application for Federal Student Aid (FASFA) and Cal Grant GPA Verification Form so they can access financial aid for education and career/technical training beyond high school. To achieve this goal, they host workshops in January and February at schools and community centers staffed with local volunteers.

<https://www.cash4college.csac.ca.gov>

California Council on Economic Education

Founded as part of the California State University Foundation to provide training and standards-based curriculum in economics to California teachers. CCEE's goal is to prepare California's students to participate in the global economy as responsible workers, consumers, savers and citizens.

www.ccee.org

California Jump\$tart Coalition

Coalition of individuals and organizations that recognize and support the lifetime benefits of personal financial education, including teacher, corporations, CPAs, banks, credit unions, not-for-profits, school administrators, school districts, boards of education, parents and students. Its purpose is to improve the quality of life in California by teaching young people how to succeed with money.

<http://www.cajumpstart.org/>

www.facebook.com/CAJumpStart

FDIC

The Federal Deposit Insurance Corporation offers free financial literacy resources through their Money Smart and Money Smart for Young Adults programs.

<http://www.fdic.gov/consumers/education/>

Federal Reserve Bank

The Federal Reserve Bank offers free economic and financial literacy resources for students and teachers (grades K-12). The Federal Reserve Bank also hosts webcasts and in-person trainings at their facilities in Los Angeles and San Francisco.

<http://www.federalreserveeducation.org/>

Feed the Pig

Program and resources developed by the AICPA and the Advertising Council to encourage Americans ages 25-34 to save.

www.feedthepig.org

www.facebook.com/BenjaminBankes

Feed the Pig for Tweens

Program and resources developed by the AICPA to encourage tweens (children ages 10-12) to save through online games and downloadable materials for teachers and parents.

<http://www.feedthepig.org/tweens>

Junior Achievement

Junior Achievement is dedicated to educating students about entrepreneurship, financial literacy and work readiness through experiential, hands-on programs. CalCPA provides volunteers for classroom visits and Junior Achievement activities at the Finance Parks in Los Angeles and San Diego.

<https://www.juniorachievement.org/web/ja-norcal>

www.jasocal.org

<https://www.jasandiego.org/>

Tax Counseling for the Elderly

The Tax Counseling for the Elderly program offers free tax help for all with priority assistance to people who are 60 years of age and older, specializing in questions about pensions and retirement issues unique to seniors. IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

<http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>

Volunteer Income Tax Assistance

The VITA Program generally offers free tax help to people who make \$51,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals in local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. CalCPA members frequently volunteer to staff VITA sites sponsored by the state controller's office or other organizations. Volunteers must go through a training program regardless of their knowledge about the filing of income tax returns.

<http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>

How to Get Involved

Sign up as a volunteer:

- Update your communication preferences profile to sign up to be notified of volunteer opportunities in your community
- View our online ‘Tips for Presenting a High School Financial Planning Program’ or local volunteer training event
- Contact your chapter financial literacy committee chair or committee member-at-large
- Review the Financial Literacy Resource Guide
- Familiarize yourself with the Dollars & Sense, High School Financial Planning Program and Financial Smarts for Teachers materials

Create opportunities for yourself:

- Download the outreach brochure/FAQs sheet from calcpa.org/fl
- Schedule a meeting with a local superintendent, principal or teacher
- Contact your local assembly member or state senator
- Reach out to people you already know through activities including: rotary club, church, local library, local senior center

How to Set Up a Dollars & Sense Event

Dollars & Sense events are designed to cover the basics of money management, savings and investment strategies, proper credit card practices and tax planning. Workshops run approximately 60-90 minutes in length. CalCPA provides a PowerPoint presentation for the member presenting and handouts for all attendees. CalCPA can also assist in the promotion of the event by providing sample flyers and email templates. To set up an event, contact a local community group and provide them with:

- A Dollars & Sense FAQ
- Dates that would work best for you if you’re hoping to be the presenter (if you are not planning to be the presenter,
- consider tax deadlines including March 15, April 15, September 15 and October 15)
- Your card/contact information
- Notify David Lo via email about event contact, date/time/location of the event, audience and approximate number
- of materials needed

How to Set Up a Financial Smarts for Teacher Event

CalCPA, the California Jump\$tart Coalition and the California Council on Economic Education developed the Financial Smarts for Teachers program. The program provides personal finance education to teachers so they will have a better understanding of their own finances and, in turn, be better prepared to teach financial literacy to their students. To set up an event, contact a local school or school district office and provide them with:

- A sample of the Financial Smarts for Teachers program materials
- Dates that would work best for you if you’re hoping to be the presenter (if you are not planning to be the presenter,
- consider tax deadlines including March 15, April 15, September 15 and October 15)

- Your card/contact information
- Notify David Lo via [email](#) about event contact, date/time/location of the event, audience and approximate number
- of materials needed

How to Set Up a High School Event

High school events generally fall into one of three categories: financial literacy presentation, CPA careers presentation or career fair/day.

Financial Literacy: CalCPA members will teach a lesson on one of the six modules available through the high school financial planning program, most lessons last approx. 50-60 minutes. CalCPA member volunteers will receive an instructor guide and PowerPoint presentations for the applicable module(s). Member volunteers are encouraged to start the lesson with CalCPA's Money Talks DVD. Students will receive a FREE corresponding workbook, Quest magazine and money management brochure.

CPA Careers Presentation: CalCPA members will make a presentation or lead a discussion about careers in finance and accounting for CPAs, most presentations last approx. 50-60 minutes. CalCPA member volunteers will receive a PowerPoint presentation but are strongly encouraged to tell stories from their own experiences as CPAs. Member volunteers are encouraged to start the presentation with CalCPA's Bring It On: CPA Careers DVD. Students will receive Quest magazine, Robert Half Salary Guides and CalCPA tchotchkes.

Career fair/day: Career fairs usually take place in the school gym or auditorium and tables are set up for various organization or professions with students visiting table that most interest them. CalCPA will provide copies of Quest magazine, Robert Half Salary Guides, CPA-career activities and CalCPA tchotchkes. Career days usually involve several professionals sharing a 5-15 minute overview of their career. CalCPA members can use CalCPA's Bring It On: CPA Careers DVD and are encouraged to tell stories from their own experiences as CPAs.

To set up an event, contact a local high school and provide them with:

- A High School Financial Planning Program info kit, CalCPA outreach brochure, copy of Money Talks and copy of Bring It On: CPA Careers
- Dates that would work best for you if you're hoping to be the presenter (if you are not planning to be the presenter, consider tax deadlines including March 15, April 15, September 15 and October 15)
- Your card/contact information
- Notify David Lo via email about event contact, date/time/location of the event, audience and approximate number of materials needed

Frequently Asked Questions Regarding Financial Literacy Events

When approaching organizations to set up an event (as described above) your contact may have some questions or concerns about CalCPA's financial literacy programs or resources. This list of frequently-asked-questions is designed to prepare you to offer responses.

Will you be selling any financial products or services?

No. CalCPA Institute, which is the umbrella organization for our outreach efforts, is a 501(c)(3) nonprofit. Its goal is to promote financial education and literacy. CalCPA members act as agents of CalCPA Institute when providing financial literacy programs. As such, they may not promote or sell their own services or products.

Is there any fee charged to have a Dollars & Sense, High School Financial Planning Program or Financial Smarts for Teachers speaker?

No. Our speakers volunteer their time and services for financial literacy programs.

What sort of facility and other arrangements are needed?

The sponsoring organization (e.g. school, community group, church) needs to provide the facility. It should ensure there is enough space for the anticipated audience. If appropriate, the presenter may need a microphone and the ability to project a PowerPoint presentation.

Will there be more than one CalCPA speaker?

As appropriate CalCPA can provide volunteers to form a panel to discuss a variety of financial literacy topics or teach different modules. CalCPA strives to make whatever arrangements are necessary to best fit the program and audience.

How long will the program last?

It depends on the topic, audience and presenters. Usually presentations last for 50-60 minutes and 15-30 minutes are designated for Q&A.

Do you have a minimum size audience that must be met in order to schedule a presentation?

While CalCPA understands that there can be no guarantees of turnout, we do request that the sponsoring facility plan to have at least a dozen people in attendance—more if a panel is involved.

Will you work with other organizations to present a financial literacy program to our group?

CalCPA works with several other nonprofits that focus on financial literacy. We do ask that any other organizations involved in a financial literacy presentation also be 501(c)(3)s. Since our volunteers are not permitted to sell or promote their products or services, we respectfully ask that all other participants adhere to the same requirements.



Will CalCPA help us promote the financial literacy program?

CalCPA will provide examples of promotional materials (flyer, emails, and postcards) for sponsoring organizations. Unfortunately, we cannot send out mailers or sponsor advertising for events.

How far in advance should a presentation be scheduled?

We recommend that you contact CalCPA at least one month in advance of the event. Because CalCPA members do financial literacy outreach on a voluntary basis, we cannot guarantee the availability of volunteers, especially on short notice. The more notice we have of a program request, the greater likelihood we will have a volunteer available for the event. Please note that at certain times of the year (April 15, Sept. 15 and Oct. 15) we may have difficulty finding a volunteer as CPAS will be extra busy serving their clients.

Will CalCPA volunteers provide detailed financial advice?

No, it would be inappropriate for CPAs to give detailed financial advice in a public forum. Our financial literacy programs provide fundamental financial tips that everyone should be acquainted with in order to properly manage their finances. Participants seeking detailed financial advice should make an appointment with an appropriate financial advisor or CPA.



CalCPA Staff

John Angelo
CalCPA Institute
330 N. Brand Blvd., Ste 710
Glendale, CA 91203

Phone: 818-546-3508
Email: john.angelo@calcpa.org

Executive Director

David Lo
CalCPA Institute
330 N. Brand Blvd., Ste 710
Glendale, CA 91203

Phone: 818-546-3559
Email: david.lo@calcpa.org

Sr. Strategic Relations
Manager

Financial Literacy Committee Liaisons

Ashley Casey
Brown Armstrong CPAs
5250 Claremont Ave, Ste 150
Stockton, CA 95207

Phone: 209-888-4751
Email: acasey@bacpas.com

State Chair/
CalCPA Board Liaison

Brooke Salvini
Salvini Financial Planning
30 San Miguel St.
P.O. Box 102
Avila Beach, CA 93424

Phone: 805-543-6622
Email: booke@salvinifinancial.com

Personal Financial
Planning
Committee Liaison

John Angelo
CalCPA Institute
330 N. Brand Blvd., Ste 710
Glendale, CA 91203

Phone: 818-546-3508
Email: john.angelo@calcpa.org

CalCPA staff/
Member of CA
Jump\$tart
Coalition

Bruce Kajiwara
Kajiwara Wealth Advisors
1300 Ethan Way, Ste 150
Sacramento, CA 95825

Phone: 916-643-1400
Email: bruce@kajiwarawealthadvisors.com

Chapter Chair
Sacramento/
Member of CA
Jump\$tart
Coalition



CalCPA Financial Literacy State Committee Roster 2018-19

Ashley Casey Brown Armstrong CPAs	Phone: 209-888-4751 Email: acasey@bpacpas.com	State Chair/Board Liaison
GracieRae Austin Independence University	Phone: 442-615-8961 Email: gracierae01@yahoo.com	Member at Large San Diego
Dave Banerjee Dave Banerjee CPA An Accountancy Corp	Phone: 818-657-0288 Email: banerji@aol.com	Member at Large Los Angeles
Abel Barragan Bartlett Pringle & Wolf LLP	Phone: 805-963-7811 Email: abarragan@bpw.com	Chapter Chair Channel Counties
Michelle Bissonnette Cal Poly San Luis Obispo	Phone: 805-296-2960 Email: mbissonn@calpoly.edu	Chapter Chair Central Coast
Ashley Bleckner RS Crum, Inc.	Phone: 949-428-9696 Email: ashley@rscum.com	Member at Large Orange County/Long Beach
Sarah Doornenbal Kalunian & Milliken LLP	Phone: 209-529-0731 Email: sarah@yourcpa.com	Chapter Chair San Joaquin
Jaime Dreikosen Glassdoor Inc.	Phone: 310-567-5017 Email: jaime_chap@yahoo.com	Member at Large San Francisco
Michael Eisenberg Squar Milner Financial Services LLC	Phone: 818-981-2600 Email: meisenberg@Squarmilner.com	Member at Large Los Angeles
Mitchell Freedman MFAC Financial Advisors Inc.	Phone: 818-905-0321 Email: mitchpfs@mfac-bizmgt.com	Member at Large Los Angeles
Timothy Gillihan Hagen Streiff Newton & Oshiro	Phone: 510-740-0374 Email: tgillihan@hsno.com	Member at Large East Bay
Heather Hall 280 CapMarkets LLC	Phone: 415-710-2015 Email: heatherhallsf@gmail.com	Member at Large San Francisco
Lynn Henley Tandem LLP	Phone: 650-350-9805 Email: lynn@tandemllp.com	Chapter Chair San Francisco



Kathleen Ives First 5 Kern	Phone: 661-328-8882 Email: kives@kccfc.org	Chapter Co-Chair Bakersfield
Bruce Kajiwara Kajiwara Wealth Advisors	Phone: 916-643-1400 Email: bruce@kajiwarawealthadvisors.com	Chapter Chair Sacramento
Kamaljit Kaur Twilight Haven LLC	Phone: 906-337-2727 Email: kamaljitkaur20@yahoo.com	Chapter Chair Fresno
Sangseop Kim BDO	Phone: 323-356-9211 Email: sangseop.kim7@gmail.com	Member at Large East Bay
Kenny Lam Frank Rimerman	Phone: 408-279-5566 Email: klam@frankrimerman.com	Chapter Co-Chair San Jose/Silicon Valley
Edward Lasak DreamBigExit.com	Phone: 951-323-0911 Email: eddiebcpa@charter.net	Member at Large Inland Empire
Ruoyu Loughry	Phone: 408-390-6514 Email: ruoyuloughry@yahoo.com	Chapter Co-Chair San Jose/Silicon Valley
Joshua Manthei KCoe Isom	Phone: 530-891-6474 Email: josh.manthei@kcoe.com	Member at Large Sacramento
Larry Pon Pon & Associates	Phone: 650-508-1268 Email: lkypon@aol.com	Chapter Chair Peninsula
Vgee Ramiah	Phone: 626-836-5682 Email: vgeeramiah@aol.com	Member at Large Los Angeles
Janice Ramocinski Janice Ramocinski, CPA	Phone: 714-920-5413 Email: janiceramocinski@aol.com	Chapter Chair Orange County/Long Beach
Brianna Schultz RAMS, LLP	Phone: 909-384-5184 Email: bschultz@ramscpa.net	Chapter Co-Chair Inland Empire
Andre Scipio ADP	Phone: 424-229-2173 Email: aescpa@gmail.com	Member at Large Los Angeles
Jenea Smith Shea Labagh Dobberstein	Phone: 415-397-4444 Email: jsmith@sldcpa.com	Chapter Chair San Francisco



Alison Thompson
Lindsay & Company LLP

Phone: 805-650-5915
Email: alison@lindsayandcompanycpa.com

Member at Large
Channel Counties

Tara Thorp
RAMS

Phone: 909-889-0871
Email: tthorp@ramscpa.net

Chapter Co-Chair
Inland Empire

Kelly Wallace
Illumina

Phone: 858-246-8873
Email: kellywallace017@gmail.com

Vice Chair/Chapter
Chair
San Diego

Devin Witt
Bartlett, Pringle & Wolf LLP

Phone: 805-963-7811
Email: dwitt@bpw.com

Chapter Chair
Channel Counties