VERMONT TEACHERS FINANCIAL LITERACY
Summer Institute 2013
Instructor's List

Lori McDonough Anger
Certified Financial Counselor
New England Federal Credit Union
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Lori is a 23 year employee of New England Federal Credit Union (NEFCU) with a background in Members Services, Lending, and Branch Management. For the last eight years Lori has been working to assist members in reaching their financial goals through one-on-one financial counseling. Lori obtained a Certified Credit Union Financial Counselor designation through the Credit Union National Association (CUNA) in 2004. This involves training and testing in counseling credit union members in budgeting, spending plans, income management, taxes, improving credit and credit scores, and community support options and referencing. This program has continuing education requirements and since obtaining the designation, Lori has been recertified every three years.

Lori meets individually with 400-500 members of the credit union annually to help them through the financial counseling process. Needs range from helping members in financial crisis to those planning to achieve a goal. She helps them to document their income, spending and credit and to develop and list financial goals. These may be related to debt management, retirement planning, home purchases, or saving for education, a vacation, or a car. Lori has helped members with significant challenges, like avoiding bankruptcy, or dealing financially with divorce and separation. Lori has helped numerous members improve their credit score and their opportunity to obtain credit through improved debt management. Members relate well with Lori and often share with others how much of a difference Lori has made in their lives.

Lori also participates as an instructor/presenter in the educational seminars NEFCU offers to our members and the public. She also participates in financial education at Community College of Vermont and through NEFCU's outreach to non-profits and employee groups. Lori teaches such topics as" How to Manage a Checking Account", "Creditworthiness", "Budgeting", "Surviving a Layoff", and our "Retirement" and "Right Track" (Youth) programs.
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Jonathan Barnes
Senior Vice President – Wealth Management
Morgan Stanley Smith Barney
Jonathan.Barnes@mssb.com

Jonathan received a BS, Accounting Degree from Providence College and joined Morgan Stanley in 1983. Jonathan's role includes assisting with retirement plan sponsors, working with executive teams and directing the group's investment management.

Starr Barnum

Registered Representative
The Vermont Agency
barnumV_Starr@nlvmail.com

Starr specializes in helping families and business owners develop a "Blueprint for Financial Success". This includes helping them understand that their life insurance can offer only protection or the combination of protection and a place to accumulate cash on a tax-favored basis.

Among Starr's hobbies is reading. His favorite books include *Into Thin Air* by Jon Krakauer, *Becoming Your Own Banker* by Nelson Nash, *Undaunted Courage* by Stephen Ambrose, *Pirates of Manhattan* by Barry James Dyke and *The Killer Angels* by Michael Shaara. When not in the office, Starr is probably doing something outdoors; searching for hidden powder and skiing bumps at Sugarbush resort, hiking in Vermont's Green Mountains, sinking birdie putts on the golf course and/or making jump shots on the basketball court. As a graduate of Syracuse University, Starr is a huge fan of their football and basketball teams....Go Orange!

Starr V. Barnum is a Registered Representative and Investment Advisor Representative of Equity Services, Inc. and offers securities in Vermont. He is also licensed to sell insurance in Connecticut, Maryland, Massachusetts, New York, Vermont and Virginia.

Deb Bloomberg

Economic Education Specialist
Federal Reserve Bank of Boston
Deborah.Bloomberg@bos.frb.org

Deb Bloomberg is an Economic Education Specialist at the Federal Reserve Bank of Boston. Deb has a background in banking, teaching, consumer advocacy, and social work. Deb earned a B.A. from Emmanuel College, an M.A. from the University of Massachusetts, and a M.Ed. from Harvard University.

Deb works with schools, colleges, government agencies and community organizations on educational projects that enhance economic and financial literacy in the six New England states.

Summer Institute: Instructor's Biographies

Laurel Bongiorno

Program Director, M.Ed. Early Childhood Education
Education and Human Studies Division at Champlain College
bongiorno@champlain.edu

Laurel coordinated Champlain College's Summer Institute for Educators with a focus on integrating technology into the classroom from 2005 - 2010 and serves as the Curriculum Consultant for last year's and this year's Institutes. Immediately following the 2013 Summer Institute, Laurel begins her new role as Dean of Education and Human Studies at Champlain College

Dr. Bongiorno has served as a full-time faculty member in Champlain College's Education program for more than twelve years. Her Bachelor's Degree from Gordon College is in Business and her Master's Degree from Wheelock College Graduate School is in Teaching Young Children. Her PhD is from Walden University. This combination of majors was no mistake; Laurel's intended goal was to direct an early childhood program, which she did. Bongiorno taught preschool, directed a parent education program, and directed an employer-sponsored early childhood program in Burlington, Vermont for twelve years before making the move to higher education.

During her career, Laurel has served as Chair of the Child Care Resource board of directors in Williston, Vermont, as President of the Vermont Association for the Education of Young Children (VAEYC), as Champlain College's Faculty Senate President, and as a member of several organizational boards including the National Association for the Education of Young Children (NAEYC) Affiliate Council, Vermont's STARS Oversight Committee, and the Governor's Advisory Committee.

Bongiorno co-coordinates VAEYC's bi-monthly publication, eConnections, and has written for *Young Children*. Laurel consults with local early childhood programs presenting quality early childhood professional development opportunities, and offers workshops and keynotes on the topics of play, leadership and mentoring, and curriculum development.

Bongiorno completed her PhD in Education with a Specialization in Early Childhood in 2012. Her dissertation focused on preschool parents' perceptions of the connection between play and learning. She is passionate about play as learning and about this graduate program at Champlain College.

Zuzana Brochu

Vice President, Wealth Management Strategy
People's United Bank
Zuzana.Brochu@peoples.com

Zuzana Brochu is a Client Wealth Strategist and Senior VP at People's United Bank. She has been with the bank for 11 years. In her current role, she helps clients plan for their future through comprehensive financial planning. Previously, Zuzana was responsible for product research and development, marketing communications, and strategic planning for the Bank's wealth management business line. Zuzana was previously with BankBoston. She has also been a regular presenter at various industry conferences, and has taught marketing and leadership classes at Champlain College and at Charter Learning. She is on the Board of Vermont Jump$tart, a non-profit organization focused on improving financial literacy among children and young adults in the state. Zuzana has earned her BS in Economics from Appalachian State University, NC and her MBA from the University of Vermont. Zuzana is a CFP® professional.

Bill Carrigan
Securities Examiner
Vermont Department of Financial Regulation
william.carrigan@state.vt.us

Bill is a Securities Examiner with the Vermont Department of Financial Regulation's Securities Division and is also the Investor Education Coordinator.

His responsibilities include the oversight of registered investment advisory firms and individual investment advisor representatives as well as all broker dealer agents registered to do business in Vermont. He also investigates customer complaints and conducts examinations and investigations on behalf of the Division.

Bill is a Certified Fraud Examiner (CFE) and is also the Chair of the North American Securities Administrators Association "Investment Advisor Training" project group. This group is responsible for developing and delivering training utilized by all states as well as Canada and Mexico, relating to the examination of Investment Advisor firms. Prior to joining the Vermont Securities Division, Bill worked in the securities industry since 1993 in various capacities including Compliance and Operations. During that time, he held the FINRA Series 7, Series 63, Series 66, Series 24, Series 53 and Series 4 registrations.

Jeanne Chenoweth
Interim Chief Executive Officer
Humane Society of Chittenden County
jeannechenoweth@gmail.com

Jeanne Chenoweth is the Interim Chief Executive Officer of the Humane Society of Chittenden County. Previously she was Chief Administrative Officer for Dwight Asset Management Company LLC which she joined in 2008 and was responsible for all finance, technology, operations and human resources functions. Prior to joining Dwight, she held various leadership roles with Fidelity Investments. Jeanne received a Bachelor of Arts degree from the University of Michigan and an MBA from the University of California, Los Angeles. She is also a certified Project Management Professional (PMP).

Steve Cunningham

Director of Research & Education
American Institute for Economic Research (AIER)
Steven.Cunningham@aier.org

Steve is the Director of Research and Education at the American Institute for Economic Research. He is also an emeritus professor, Department of Economics, University of Connecticut (UConn), where he has been a member of the graduate faculty for over 20 years. Also at UConn, he was also the founder and first director of the Connecticut Center for Economic Analysis. Steve served as President of Cunningham Systems Corporation; Research Assistant to the Vice Chairman of the Board of Governors of the Federal Reserve System; Manager of Corporate Revenue, Gross Profit, and Pricing at AT&T Paradyne Corporation; staff mathematician and senior engineer at Harris Corporation; and senior scientist at ENSCO, Inc. At the University of South Florida, Steve did extensive undergraduate and graduate work in mathematics and computing, and left with a B.A. in mathematics. He earned his M.S. and Ph.D. in economics from Florida State University, where he studied Macroeconomics, Monetary Theory and Policy, International Trade and Finance, Mathematical Economics, Econometrics, and Statistics.

Anne Doremus, CFA

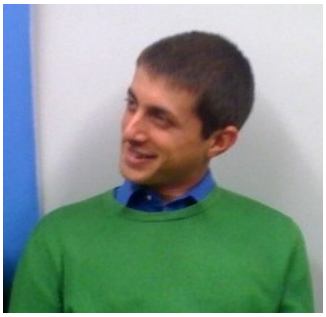
Vice President
Hanson & Doremus Investment Management
adoremus@hansondoremus.com

Anne joined *Hanson & Doremus Investment Management* in 1996 and concentrates on portfolio management, security analysis and financial planning.

She has managed money since 1987 - 5 years with a major mutual fund company, *Sentinel Advisors,* and 3 years with *Fraser Management Associates* in Burlington, Vermont. Anne earned her undergraduate degree in economics from *The University of Vermont* and her MBA from the *Tuck School* at *Dartmouth College.*

She earned her *Chartered Financial Analyst (CFA®)* designation in 1990 and is a member and past President of the *Vermont CFA Society.* She has taught investment management courses at *Saint Michael's College* and is currently on the *Board of Directors* of the *Vermont CFA Society* and the *Visiting Nurse Association of Chittenden and Grand Isle Counties.*

Anne enjoys hiking and sailing. She is married and lives in Jericho Center with her family.



Michael Fife

Financial Sophistication Coordinator
LEAD, Champlain College
mfife@champlain.edu

Michael is originally from Philadelphia, PA and graduated from the University of Vermont with a degree in Economics. Michael's first work in the personal financial literacy field came as an AmeriCorps volunteer with the Micro Business Development Program helping to facilitate and teach financial literacy classes in low income neighborhoods in and around Burlington, VT. He continued his work in personal financial literacy, taking a position with Consumer Credit Counseling Services of New Hampshire and Vermont as a debt counselor focusing on budgeting, credit, personal bankruptcy, and foreclosure mitigation. Michael is now the LEAD Financial Sophistication Coordinator at Champlain College, where he organizes and teaches workshops for students on personal financial topics. Michael has also spent time abroad working on a Micro Finance Program in Nicaragua.

Carrie Harlow

Outreach Counselor
Vermont Student Assistance Corporation (VSAC)
harlow@vsac.org

Carrie Harlow is an Outreach Counselor, working with both Talent Search and GEARUP programs at VT Student Assistance Corporation. In addition to working with a caseload of middle and high school students, Carrie is involved in the development and implementation of presentations for students, parents, educators and guidance professionals around paying for college through the College Access Challenge Grant. Prior to working in Career and Education Outreach at VSAC, Carrie worked with the VT Grant Program at VSAC and in college admissions at Castleton State College, Springfield College and the College of Agriculture and Life Sciences at Cornell University. As the first in her family to pursue a Bachelor's Degree, one of Carrie's professional goals has been to make the financial aid process and paying for college more understandable and transparent for all students and families. She holds a BS in Communications from Castleton State College, an MEd in Counseling and Psychological Services from Springfield College and a EdS (Educational Specialist) degree in Counseling from the University of South Dakota.

Summer Institute: Instructor's Biographies

Dan Hebert

Director of Professional Development Instruction and
Northeast Regional Director
Jump$tart Coalition
Daniel.Hebert@JumpStart.org

A strong advocate for personal finance education, Dan Hebert is the *Director of Professional Development Instruction* and the *Northeast Regional Director* for the Jump$tart Coalition for Personal Financial Literacy - an umbrella group of more than one hundred governmental agencies, national organizations, and corporations devoted in part to personal finance education for young people.

Previously, Dan was Vice President of Consumer Lending for St. Mary's Bank with responsibility for all consumer loan administration, including loan origination, credit card portfolio management, and collections. His consumer loan background began with AVCO Financial Services and has grown through his work experience with other New Hampshire banks.

He has served as President of the NH Consumer Credit Association and was a two-term member of the Professional Standards Board within the NH Department of Education. He is Vice-Chair of the board of directors of the New Hampshire Higher Education Assistance Foundation. In addition, he is a current trustee of the National Consumers League in Washington, D.C. He is currently the Executive Director of NH Partners in Education, which develops and coordinates school volunteer programs in New Hampshire. He was recently appointed by Governor John Lynch to serve on a commission to study access to consumer credit in New Hampshire.

Kelli Hill

Vice President – Portfolio Manager
Sentinel Investments – National Life Group

Kelli joined Sentinel in 2011 and is vice president and portfolio manager of Sentinel's Capital Growth Fund and Growth Leaders Fund. Prior to joining Sentinel, Kelli was with Ashfield Capital Partners in San Francisco where she was the lead portfolio manager for the All-Cap portfolio, and was a member of the investment team for the firm's Large Cap Growth portfolio. Before Ashfield Partners, Kelli was an institutional portfolio manager and member of the International Core and Large Cap Core Growth portfolio teams at Putnam Investments in Boston, and held portfolio management positions at Wells Capital Management and Wells Fargo Bank, both in San Francisco. Kelli graduated from the University of Southern California, Los Angeles with a Bachelor of Arts in International Relations.

Billy J. Hensley
Director of Education
National Endowment for Financial Education (NEFE®)
BJH@nefe.org

Billy J. Hensley, Ph.D. is the Director of Education for the National Endowment for Financial Education (NEFE®) in Denver, Colorado where he oversees the grants and research department for the foundation. Dr. Hensley's work at NEFE involves management of several financial literacy initiatives that seek to increase the financial well-being of all Americans through the advancement of new perspectives, research, and trends in personal finance. During his career, he has worked in educational philanthropy and higher education administration in Colorado, Ohio, and Kentucky. His primary research interests are interpersonal development, the socio-cultural influences on behavioral choices, teacher professional development and assessment, and the facilitation of social change through philanthropy. Dr. Hensley is the recipient of the Rising Star Young Alumni Award from Union College (KY), where he earned a BS in Psychology and an MA in Education; he also received the Outstanding Doctoral Student of the Year Award in Educational Studies from the University of Cincinnati where he earned his Ph.D.

Kelley Jordick
Vice President, Market Manager
Merchants Bank
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My name is Kelley Jordick and I have been in banking for over 15 years. I began my banking career with Vermont National Bank in their Williston office. I then moved to Winooski, then to two separate branches in Burlington and finally back to Winooski again. During this time Vermont National Bank acquired Vermont Federal Bank. Chittenden Bank acquired Vermont National and in turn divested several branches to Charter One. This all means is that I worked for 3 banks but never changed jobs!

I began my career with Merchants Bank 10 years ago. My title is Vice President, Community Banking Division Manager. I work out of our Service Center in South Burlington. I am responsible for the oversight of all 33 branch locations and 181 employees. I work with 7 Regional Banking Manager to grow and develop our branches.

Merchants Bank began presenting the FDIC MoneySmart program approximately 9 years ago. These presentations are made to local organizations, civic groups, and most importantly to the schools in our communities. Merchants Bank recognized early on the need to educate our communities to become more financially literate. We are able to customize each module to fit our specific audience. I began making presentations to our local high school, Champlain Valley Union High School, approximately 5 years ago. I have made numerous presentations to literally hundreds of students. I engage the students during these presentations and may even resort to bribery with candy. :)

I reside in Williston with my husband, Michael and our two children, Anthony who is entering his junior year in college and Aleksey who will be a senior in high school.

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John Pelletier
Director of the Center for Financial Literacy
Champlain College
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John Pelletier is the Director of the Center for Financial Literacy at Champlain College and the managing principal of Sterling Valley Consulting LLC, an independent consulting firm specializing in advice to financial services companies. John has more than 20 years of experience in the investment management industry and has served as Chief Operating Officer and Chief Legal Officer at some of the largest asset management firms in the United States. Previous roles include: Chief Operating Officer and Chief Legal Officer of Natixis Global Associates; (the owner of the Loomis Sayles Funds, the Oakmark Fund and other institutional asset management firms) Chief Legal Officer of Eaton Vance Corp.; and General Counsel of Funds Distributor, Inc. (currently a part of Citibank). John has also worked for The Boston Company, Ropes & Gray and Sidley & Austin.

John has a B.A. in Economics from Assumption College and a J.D. and an M.A. in Public Policy Studies from Duke University. John is married with three sons (ages 7, 11 and 14).

Maryann E. Russell
Community Banking Manager
Merchants Bank
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I have been working in the banking field for over 16 years. I began my banking career with Key Bank in their Bennington Branch. This was a new branch for Key Bank as they did not have a presence in Bennington prior; this new location was inside the Hannaford's in Bennington. I was promoted to manage a branch in S Burlington for Key Bank and Supervise the In-Store locations in Vermont. With the closing of the Key Bank Instore locations I moved to work for Charter One for a period of time in the Winooski office.

I began my career with Merchants Bank 10 years ago. My position currently at Merchants Bank is Community Banking Manager. I work out of our Shelburne Road office. During my tenure at Merchants Bank I have been in many positions including Branch Operations Officer and Floater Supervisor. Currently my main duties include assisting customers with personal and commercial deposits and lending needs.

I have conducted Money Smart presentations for approximately 5 years to various organizations including LUND family center, Spectrum, and the Boys and Girls Club. We have reached hundreds of young Vermonters with these presentations, strengthening the knowledge in a variety of financial areas including credit, balancing of accounts, budgeting and savings. I currently reside in Shelburne with my husband, Christopher and our son Nicholas who will be entering Kindergarten this fall.

Colin Ryan

Writer, Speaker, and Stand-Up Comedian
ColinStandsUp@gmail.com
www.astanduplife.com

Colin Ryan is a writer, speaker and stand-up comedian who works for Vermont's credit unions. Colin has been doing personal finance presentations and assemblies in Vermont high schools for two years, and his humorous, pop culture-oriented approach to financial literacy has been covered by Seven Days, The Washington World, The Essex Reporter, WCAX Channel 3 and WPTZ Channel 5, and has reached over 10,000 students and adults all over Vermont.

Declan Sheehy

Director of Development & Outreach
American Institute for Economic Research
declansheehy@gmail.com

Declan J. Sheehy is President of the Massachusetts Jump$tart Coalition, part of the National Jump$tart Coalition for financial literacy. He has held career positions in Development and Financial Services with New York Life Securities and AIER. Prior to that Declan has held leadership positions in Marketing and Sales, he was Vice President of Marketing Horizons in Connecticut and managed international sales for Hilton & Conrad Hotels in Ireland and the US. He has been directing worldwide meeting, event and incentive programs for corporations on three continents. He is a recipient of a SITE Crystal Award for Promotion and Communications.

Declan graduated from Dublin Institute of Technology with Diplomas in Communications and Advanced Diplomas, and Marketing at the Marketing Institute of Ireland. Declan has passed the Series 7 General Brokerage License and Series 66 Investment Adviser License Registered Agent and Investment Adviser. Declan lives with his wife Laura and their dog Willow in Tyringham, MA and is active in local community and volunteer efforts, including teaching financial literacy at a regional level. He serves on the Tanglewood Business Partnership committee and was a founding partner in the successful Women's Financial Empowerment series.

Summer Institute: Instructor's Biographies

Carla Boardman Smalling
Vice President
Hickok & Boardman Insurance Inc.
csmalling@hbinsurance.com

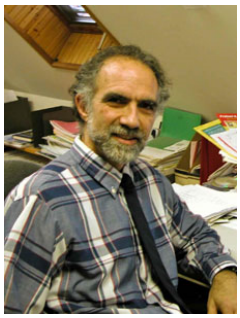
Carla Boardman Smalling was born and raised in Burlington, and graduated from Rice Memorial High School and the University of Vermont in 1977, with a degree in Dental Hygiene.

She worked for Garden Way and Gardener's Supply Company up until 1992, when she joined the family business, Hickok & Boardman, as a property/casualty agent specializing in the personal lines area of insurance. She continues in her role as a producer for that division, and became an owner in 1994 and was elected as Vice President in 1997. In 2006 she was elected to both Hickok & Boardman and Denis, Ricker and Brown's Board of Directors. In 2009, Carla was elected to the Lake Champlain Regional Chamber of Commerce Board of Directors. In May of 2011, she participated in the Community Rounds Program at Fletcher Allen, which brings in area business people for a two day intensive hands on overview of Fletcher Allen, UVM, and the UVM Medical School.
Carla volunteers with the CHAMP (Champlain Adaptive Mounted Program) program, which is a non-profit organization providing therapeutic horseback riding for children and adults with a wide range of physical, cognitive and emotional challenges.

Carla also enjoys attending college basketball games, as well as MLB baseball games with her husband, who was once a pitcher for the Montreal Expos. Carla resides in Essex Junction with her husband, Kent, and they have two grown daughters and a beautiful new granddaughter.

Barb Toof
VP-Deposit Operations Manager
Merchants Bank
btoof@mbvt.com

I have been in banking for over 20 years. I have been with the Merchants Bank for the last five and before that with the Peoples Trust Company of St. Albans. I have been a teller, a customer service rep, a computer operator, a branch manager, and a VP of retail sales before my current position of Deposit Operations Manager. I am in charge of our call centers, our research area and mailroom, deposit services, electronic banking, deposit compliance and deposit projects. I live in St. Albans with my husband of 30 years. I have two grown children and two grandchildren.



Art Woolf
President, Vermont Council on Educational Development
Associate Professor of Economics, University of Vermont
arthur.woolf@uvm.edu

Dr. Woolf joined the Economics Department at UVM in 1980 after receiving his Ph.D. in economics at the University of Wisconsin in Madison. He received his undergraduate education from Cornell University, where he majored in American history. He was interested in both economics and history and wrote his dissertation in economic history, examining the impact of electrification on U.S. manufacturing in the early twentieth century.
In 1988, Dr. Woolf took a leave of absence from UVM and began a three-year stint as State Economist for Governor Madeleine Kunin, where he learned firsthand about how to apply economic principles to public policy issues. When he returned to UVM in 1991, his research interests broadened to include public policy analysis, especially focused on state and local government. He spent a lot of time trying to explain the economy to non economists. During the 1990s he wrote a regular column for *Vermont Magazine* and is currently editor of the monthly *The Vermont Economy Newsletter*.

In 1999 he started The Vermont Council on Economic Education, an organization that helps Vermont teachers in grades K-12 integrate economics in their curriculum. He works closely with the Council for Economic Education. Their website is found at www.councilforeconed.org.