



Financial Literacy Work Team Report

September 15, 2014



TABLE OF CONTENTS

Work Team Membership	3
Introduction	4
Recommendations	5
Conclusion.....	8
References	9
Appendix.....	10

WORK TEAM MEMBERSHIP

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INTRODUCTION

As a state, we must continue to focus our education priorities on ensuring that all students are prepared with the knowledge and skills they need to succeed after high school. Financial literacy must be a significant component of this preparation. Financial literacy includes knowing how to make appropriate personal economic choices, understanding the role of the economy in society, and using entrepreneurial skills to enhance workplace productivity and career options.

Financial literacy is critical not only for our students' future, but also for our state's economic future. It is a topic that concerns both the education and business communities. However, some evidence shows progress in financial literacy has slowed since the mid-2000s. Three states have dropped personal finance from their K-12 economic standards, according to the Council for Economic Education. Additionally, Iowa received a "C" grade on a national report card on state efforts to improve financial literacy in high schools.

Although Iowa includes financial literacy as part of its essential concepts and skills outlined in the Iowa Core, our statewide academic standards, the state's standing in the national report card indicate Iowa lacks an accountability mechanism to monitor how schools are implementing the financial literacy component of the Iowa Core.

In response to growing concerns about the status of financial literacy across the state, Iowa Department of Education Director Brad Buck convened a small group of experts from both stakeholder groups to create a systemic focus toward improving financial literacy education in the state.

The Financial Literacy Work Team focused on examining four main areas:

- What does current research say about the state of financial literacy in Iowa and across the nation?
- What is currently happening in Iowa in the area of financial literacy?
- What are resources and instructional practices for the teaching of financial literacy?
- What systemic efforts need to take place in order to see the teaching of financial literacy widely implemented across the state?

Notes from all Financial Literacy Work Team meetings can be found on the Iowa Department of Education website at: <https://www.educateiowa.gov/finance-literacy-work-team>

RECOMMENDATIONS

1. Support the current status of financial literacy within the 21st Century Skills in the Iowa Core without mandating an additional course or credit requirement.

School districts are currently expected to implement the Essential Concepts and Skills in Financial Literacy within the 21st Century Skills section of the Iowa Core. Since a mandate essentially already exists, the Work Team opposed the addition of a required Financial Literacy course or high school graduation requirement in this area. However, the Work Team felt an increased emphasis on implementation of the 21st Century Skills in Financial Literacy is needed and we must provide additional resources and supports to school districts in order to accomplish full implementation. The rest of the recommendations will provide clarity for how to achieve full implementation.

2. The Iowa Department of Education should make communication in the area of financial literacy a priority. The Department of Education should establish a point person as a way to promote both internal and external communications in the area of financial literacy.

The Work Team strongly recommends increased communications from the Department of Education in the area of financial literacy. A point person in this area should be established to ensure continued communication with the field and stakeholders in this area. Increased communications would include regular updates to the Department of Education website around financial literacy, two-way communication between the Department point person and stakeholders in this area, and establishing better connections within the Area Education Agency (AEA) structure. This area could be supported through the use of existing resources within the Department.

The Team recommends that the Department of Education establishes a stakeholder group (e.g., Financial Literacy Network) to ensure continued communication. This group of both internal and external stakeholders would meet regularly to discuss current information, practices, and resources in the area of financial literacy. Additionally, the group would help develop and deliver resources to the field in this area.

3. Revise the Financial Literacy Essential Concepts and Skills within 21st Century Skills in the Iowa Core for age appropriateness and clarity.

In reviewing the current Financial Literacy Essential Concepts and Skills within the Iowa Core, the Team felt that revisions needed to be made to provide additional clarity and appropriateness. The current document lacks specificity and clear progressions of learning. Additionally, the team felt many of the Essential Concepts and Skills were not age appropriate. For example, one of the Essential Concepts and Skills is “develop a realistic spending plan for financial independence.” This statement shows up at the K-2 grade band. It is unrealistic and not developmentally appropriate to expect a K-2 student to master this concept. There were similar examples brought up that lacked

appropriateness. Iowa's Financial Literacy Essential Concepts and Skills can be viewed within Appendix A of this document.

4. Establish better ways to measure implementation outcomes and explore ways to measure student achievement in this area.

Currently, the Department of Education does not collect data around the specific implementation of the Financial Literacy Essential Concepts and Skills within the Iowa Core. Because of this, there is no way to monitor implementation in this area. The Work Team recommends, as a first step, asking districts to submit specific information within their Iowa Core C-Plan about how they implement financial literacy in their district.

Additionally, the Work Team would like the Department to explore the possibility of creating or seeking out assessments to measure student achievement in this area.

5. Encourage AEAs to consider external organizations as professional development providers within the area of financial literacy.

The Work Team heard from many of its members and external organizations related to financial literacy. Many of them have the desire to offer professional development to teachers around the state. However, they reported that a barrier to this was the lack of AEA support for external organizations to teach and offer license renewal credit. These organizations believe that the ability to offer license renewal credit is critical to their ability to recruit teachers to attend professional development in financial literacy.

6. Establish a central location online where vetted financial literacy resources can be posted. In addition, we recommend strengthening the financial literacy information available on the Department of Education website.

It is apparent to the Work Team that there is not a lack of resources in the area of financial literacy. However, there is not a central location in which these resources are located. The Work Team felt strongly about the creation of a repository of resources through the Iowa Department of Education website, as well as exploring the idea of providing opportunities for teachers to receive professional development in the use of these resources.

7. Investigate the possibility of creating a financial literacy course through Iowa Learning Online (ILO) as an option for Iowa school districts.

Although the Work Team does not recommend mandating districts to teach a stand-alone course in financial literacy, we do recommend creating an online course in financial literacy through Iowa Learning Online (ILO) as an option for districts that wish to offer a course in this area.

8. Work with Institutes of Higher Education, specifically educator preparation programs, to ensure that pre-service teachers understand financial literacy concepts.

To the best of our knowledge, there are no comprehensive efforts under way to ensure that pre-service teachers come in to the teaching profession with the knowledge, resources, and skills to teach financial literacy across K-12 education.

CONCLUSION

The Financial Literacy Work Team respectfully submits these recommendations. They represent our best intentions and recommendations, as a group of professionals from a wide range of backgrounds in both the education and business communities. We believe these recommendations will create a more systemic focus on financial literacy within the state and promote action around this very important issue.

We view the work team efforts reported here as the beginning of this action. With an increasing focus on college and career readiness, it is a must for Iowa students to be financially literate in our 21st century world.

Finally, the Iowa Department of Education appreciates all of the Work Team members, presenters, and other attendees from the education, business, and legislative communities, including Representative Dawn Pettengill and Senator Roby Smith.

REFERENCES

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APPENDIX

Appendix A: Iowa Core 21st Century Skills- Financial Literacy Essential Concepts and Skills

Kindergarten-Grade 2

Essential Concept and/or Skill: Demonstrate the ability to set goals based on wants and needs. (21.K-2.FL.1)

Develop short-term and long-term financial goals.

- Define goals.
- Identify a personal goal.
- Identify a group/team goal.

Understanding needs vs. wants.

- Define wants and needs.
- Know the importance of needs and wants.

Essential Concept and/or Skill: Identify monetary resources and distribution options for those resources. (21.K-2.FL.2)

Develop a realistic spending plan for financial independence.

- Describe the exchange of goods and services as part of the monetary system.
- Identify the outcome of spending money.

Understand various sources of compensation.

- Recognize sources of income for children such as allowances and gifts.

Understand the distribution of resources.

- Explain spending versus savings.
- Recognize that items cost money.

Understand financial instruments.

- Distinguish different types of money (bills, coins).
- Identify the values of each type of money.

Essential Concept and/or Skill: Demonstrate an understanding of the concept of credit. (21.K-2.FL.3)

Identify responsible credit management.

- Discuss the meaning of credit.

Understand different types of debt.

- Recognize the concept of the money behind the credit.

Understand rights and responsibilities as borrowers.

- Explain that a borrowed item needs to be returned.
- Demonstrate that if loaned, an item should be returned.

Essential Concept and/or Skill: Develop awareness that each person has an identity. (21.K-2.FL.4)

Establish strategies for protection of identity.

- Describe what an identity is.
- Recognize that everyone has an identity.

Recognize different types of insurance.

- Recognize ways people can lose possessions.
- Demonstrate ways to protect possessions.
- Recognize the consequences of loss.

Recognize different types of non-insurance protection.

- Explain how written notes, emails, or phone calls between school and home can help prevent misinformation.
- Recognize the role of adults in providing safety.

Essential Concept and/or Skill: Recognize various ways to save and the reasons individuals decide to save. (21.K-2.FL.5)

Recognize investment options.

- Identify the value of saving.

Distinguish investment options.

- Explain the difference between a piggy bank and financial institutions.

Understand the relationship between investment risk and return.

- Explain that something loaned may or may not be returned.

Essential Concept and/or Skill: Distinguish between appropriate spending choices. (21.K-2.FL.6)

Recognize the local, state, national, and international impact of personal financial habits and actions.

- Recognize that the Internet connects people around the world.
- Recognize that people come from various cultures, backgrounds, and home situations.

Demonstrate responsible financial behaviors, at the personal, local, state, national, and international levels.

- Recognize that individuals have choices in spending and saving.
- Explain that there are appropriate behaviors and expectations for different settings.

Grade 3-5

Essential Concept and/or Skill: Create long and short term goals based on a prioritization of wants and needs. (21.3-5.FL.1)

Develop short-term and long-term financial goals.

- Distinguish between short- and long-term goals.
- Explain the importance of goal setting, how to prioritize those goals, and the need for both short- and long-term goals.
- Create a timely, attainable goal.

Understanding needs vs. wants.

- Explain difference between wants and needs.
- Explain prioritization factors to consider when determining expense-related decisions.

Essential Concept and/or Skill: Recognize how one's personal career choice and attitude can impact financial planning decisions. (21.3-5.FL.2)

Develop a realistic spending plan for financial independence.

- Illustrate that career choice, education and skills, and economic conditions affect income.
- Determine own attitudes and behaviors toward spending, saving, and investing.
- Recognize sources of money (earned or gifted).

Understand various sources of compensation.

- Recognize multiple sources of income as well as alternative sources (family members, neighbors, friends for jobs or gifts).
- Recognize other types of compensation (bartering, trading).

Understand the distribution of resources.

- Explain the benefits of savings versus spending.
- Describe the impact of spending on savings.

Understand financial instruments.

- Identify the different ways to pay for items (cash, check, credit, and debit).
- Explain how non-cash methods of payment still require adequate funds.

Essential Concept and/or Skill: Identify the concept of debt and an individual's responsibility for that debt. (21.3-5.FL.3)

Identify responsible credit management.

- Recognize the uses of credit.
- Identify appropriate times to use credit.

Understand different types of debt.

- Recognize that borrowing is a debt to be repaid.
- Explain the role of interest regarding debt.

Understand rights and responsibilities as borrowers.

- Recognize the importance of repaying a debt.
- Explain potential consequences for not returning a borrowed item.
- Explain the positive consequences of repaying debt on time.

Essential Concept and/or Skill: Recognize common risks to one’s identity and demonstrate the ability to protect that identity. (21.3-5.FL.4)

Establish strategies for protection of identity.

- Explain what it means to have a personal financial identity stolen.
- Identify ways of protecting their identity.

Recognize different types of insurance.

- Describe what insurance is and why it is important.
- Describe the impact of losses, financial and non-financial.

Recognize different types of non-insurance protection.

- Recognize the importance of written documentation and other types of protection available for students.
- Explain the various people who provide protection and the roles they play.

Essential Concept and/or Skill: Determine the importance of saving/investing in relation to future needs. (21.3-5.FL.5)

Recognize investment options.

- Identify various ways to save.
- Explain the importance of saving in relation to future needs.

Distinguish investment options.

- Identify various options for saving/investing.

Understand the relationship between investment risk and return.

- Explain how an investment can grow in value.
- Explain how an investment might decrease in value.

Essential Concept and/or Skill: Recognize that spending choices differ between groups of people and settings. (21.3-5.FL.6)

Recognize the local, state, national, and international impact of personal financial habits and actions.

- Recognize that different people have different needs, wants, and financial priorities
- Explain how one’s actions impact others.

Demonstrate responsible financial behaviors, at the personal, local, state, national, and international levels.

- Recognize consequences for both good and bad decisions.
- Recognize that an individual’s behavior impacts the decisions and consequences of the broader community.

Grade 6-8

Essential Concept and/or Skill: Model the process of financial planning based on personal prioritization of wants and needs. (21.6-8.FL.1)

Develop short-term and long-term financial goals.

- Define the steps in the goal-setting process.
- Explain the relationship between goal setting and achievement.
- Create goals according to a prioritization of wants and needs that are specific, realistic, and measurable.

Understanding needs vs. wants.

- Identify expenditures as needs or wants.
- Describe persuasive strategies used by peers, media, and businesses to influence society (in decision making).

Essential Concept and/or Skill: Create an effective spending plan using informed decision-making skills. (21.6-8.FL.2)

Develop a realistic spending plan for financial independence.

- Describe the concept of a spending plan.
- Explain the advantage of spending less than you have.
- Explain the short- and long-term consequences of over spending.
- Recognize the impact of global issues on financial planning.

Understand various sources of compensation.

- Describe potential sources of income for middle school students.
- Identify factors to consider when analyzing different methods of compensation.
- Explain how income can affect goals.

Understand the distribution of resources.

- Explain factors that impact savings and spending plans.
- Describe expenses that employees might have.

Understand financial instruments.

- Identify possible financial accounts.
- Recognize that fees or charges may be attached to accounts.
- Recognize the importance of keeping accurate records.

Essential Concept and/or Skill: Recognize appropriate uses of credit and its impact on an individual's financial security. (21.6-8.FL.3)

Identify responsible credit management.

- Identify the various types of credit card companies available and the features of each (interest rates, annual fees, limits, reward system).
- Explain appropriate and inappropriate use of credit cards.

- Explain how use of credit cards can help or hurt a budget.

Understand different types of debt.

- Identify the types of purchases that generally require a loan.
- Demonstrate the ability to calculate the cost of borrowing money.

Understand rights and responsibilities as borrowers.

- Explain that a borrower needs to have assets to use as security for a loan.
- Explain an individual's rights and responsibilities as a consumer.
- Explain the concept of a credit rating.

Essential Concept and/or Skill: Evaluate various risks to personal identity and create a plan for ongoing protection. (21.6-8.FL.4)

Establish strategies for protection of identity.

- Recognize that a personal identity needs to be protected.
- Recognize the impact of technology on personal security.

Recognize different types of insurance.

- Explain why an individual needs various types insurance.
- Identify factors to consider when deciding the type of and amount of insurance.

Recognize different types of non-insurance protection.

- Identify types of documents that can serve as legal protection.
- Explain the potential hazards of inappropriate or missing documentation.

Essential Concept and/or Skill: Evaluate possible options for investing as a means to attain one's goals. (21.6-8.FL.5)

Recognize investment options.

- Explain how saving is needed for investing.
- Explain the relationship between investing and potential entrepreneurship goals.
- Explain the difference between saving and investing.

Distinguish investment options.

- Explain various options for investing money.
- Understand the effect of interest and percentage rates on investments.

Understand the relationship between investment risk and return.

- Explain how an investment differs from a savings account in potential risks and return.
- Explain the importance of a personal budget and goals in the investing process.

Essential Concept and/or Skill: Demonstrate ethical financial decision making skills and assess how these decisions might impact the broader community. (21.6-8.FL.6)

Recognize the local, state, national, and international impact of personal financial habits and actions.

- Realize that financial habits and actions have broad impact beyond the local community.
- Identify the factors that impact the production of goods and services beyond the local area.

Demonstrate responsible financial behaviors, at the personal, local, state, national, and international levels.

- Identify the importance of legal and ethical actions in financial behaviors.
- Explain how unethical behavior negatively impacts the broader community.
- Explain the importance of ethical behavior in building trust.

Grade 9-12

Essential Concept and/or Skill: Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health. (21.9-12.FL.1)

Develop short- and long-term financial goals.

- Understand the concept of setting short-term (next six months) and long-term (beyond six months) goals.
- Evaluate the role short- and long-term goals play in financial success. Assess the impact of goal setting on personal financial success.
- Describe the impact of goal setting on personal financial success.

Understand needs versus wants.

- Explain the difference between needs and wants. Analyze their own needs and wants to determine importance (prioritize).
- Develop plans to achieve their most important needs and wants.
- Explore individual decisions made as a consumer and distinguish between fact and opinion in advertising

Essential Concept and/or Skill: Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (21.9-12.FL.2)

Develop a realistic spending plan for financial independence.

- Understand the concept of developing a spending plan that promotes living within one's means.
- Evaluate spending plans that promote maintaining a larger income than expenditures.
- Develop and assess impact of different spending plans to make informed choices.
- Describe the impact of global issues on financial planning.

Understand various sources of compensation.

- Identify various types of income (e.g., allowances, salary, hourly wage, commission, benefits, gross and net income.)
- Compare various compensation options to determine which best fits individual needs.
- Explain how income affects lifestyle and spending choices.

Understand financial instruments.

- Understand the responsibility of maintaining accounts using financial instruments such as checking accounts, debit cards, and ATM cards.

- Demonstrate the ability to reconcile personal records with financial institution’s records.
- Differentiate between interest-bearing and noninterest-bearing accounts.

Recognize the impact of fees and charges.

- Identify options for online financial transactions (buying, making payments, transfers, etc.).
- Understand the distribution of resources.
- Identify options for distributing resources.
- Analyze short- and long-term benefits of different resource allocation opportunities.
- Create a personal spending plan to include savings, spending, giving, and/or investing consistent with their financial goals.

Essential Concept and/or Skill: Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure. (21.9-12.FL.3)

Identify responsible credit card management.

- Compare and contract offers of credit card, instant loan, and introductory offers (low rate introductory, startup fees, and fixed rate).
- Explain credit card features, including annual fees, interest rates, and incentives.
- Understand implications of making minimum payments, late payments, and late fees.

Understand different types of debt.

- Understand the types of debt consumers encounter.
- Compare loan terms and rates to determine best choice.
- Identify the impact of loans on a personal financial plan, such as auto, student, credit card, major purchase.
- Identify asset-producing debt versus living expense debt.

Understand rights and responsibilities of borrowers.

- Identify factors considered for qualifying for and securing a loan (i.e., what makes a person a good or bad credit risk).
- Understand the meaning of a credit score and how it is used to negotiate better loan options. Identify the steps in checking their own credit score and making corrections if needed.
- Explain the potential consequences for not meeting the requirements of the agreement (i.e., payment amount, due dates, insurance, taxes, etc.).
- Explain an individual’s rights and responsibilities under consumer protection laws.

Essential Concept and/or Skill: Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection. (21.9-12.FL.4)

Establish strategies for protection of identity.

- Describe the importance of protecting their identity.
- Distinguish legitimate from fraudulent solicitations.
- Understand the impact of technology on personal security.
- Identify important identification numbers and explain when they should or should not be shared.
- Explain ways to protect their identity.

Recognize different types of insurance.

- Explain different types of insurance and identify the appropriate need for each.
- Determine appropriate options available to reduce the cost of premiums.

Recognize different types of noninsurance protection.

- Explain importance of legal and written documentation to protect individuals.
- Identify types of documentation used by individuals to prevent personal and financial loss. Analyze the types of protection available and their appropriate use.

Essential Concept and/or Skill: Assess the value, features, and planning processes associated with savings, investing, and asset building, and apply this knowledge to achieve long-term financial security with personal and entrepreneurial goals in a global market. (21.9-12.FL.5)

Recognize investment options.

- Assess the many factors that influence financial planning. Explain the importance of savings.
- Explain the impact of short- and long-term financial goals for asset building.
- Outline the process of adjusting the financial plan to accommodate changes in funds.
- Describe the importance of adjusting goals over a lifetime as well as preparing for retirement and estate planning.

Distinguish investment options.

- Distinguish between the various types of investment options.
- Understand the power of compounding interest.

Understand the relationship between investment risk and return.

- Identify the level of risk involved with investment options.
- Explore the potential returns related to investment options.
- Explain the concept of wealth building.

Essential Concept and/or Skill: Understand human, cultural, and societal issues related to financial literacy, and practice legal and ethical behavior. (21.9-12.FL.6)

Recognize the local, state, national, and international impact of personal financial habits and actions.

- Analyze the complexity of financial transactions as a member of the international community.
- Evaluate the interconnectedness of the production of goods and services at the local to international levels.

Demonstrate responsible financial behaviors, at the personal, local, state, national, and international levels.

- Manage personal and professional financial interactions following legal and ethical guidelines.
- Respect the rights and responsibilities of others in financial interactions.
- Practice responsible financial behaviors within an international financial environment.

Appendix B: External Presentations

Organization	Representatives
Dordt Center on Economic Education	Art Attema, Ed Starkenburg, Erica Vonk
EdNalysis	Geoff Janes, Greg Janes, Jill Janes
EverFi	Tyler Brandt, Jessica Bartlett
Family Economics and Financial Education	Cynthia Fletcher
Iowa Jump\$tart Coalition	Matt Brown
Iowa Student Loan	Marc Hendel
Junior Achievement	Nicholas Colletti, Christine Landa, Steve Schmidt
Dave Ramsey Education Solutions	Christy Richardson
Treynor State (TS) Bank Institute	Bob Mantell

Appendix C: Meeting Schedule

Date	City	Facility	Time
January 24, 2014	Des Moines	Iowa Department of Education	9:00 a.m. - 12:00 p.m.
February 28, 2014	Des Moines	Iowa Department of Education	9:00 a.m. - 12:30 p.m.
March 28, 2014	Des Moines	Iowa Department of Education	9:00 a.m. - 12:00 p.m.
April 25, 2014	Des Moines	Junior Achievement of Central Iowa	9:00 a.m. – 2:30 p.m.
August 5, 2014	Des Moines	Iowa Department of Education	2:00 p.m. - 4:00 p.m.