

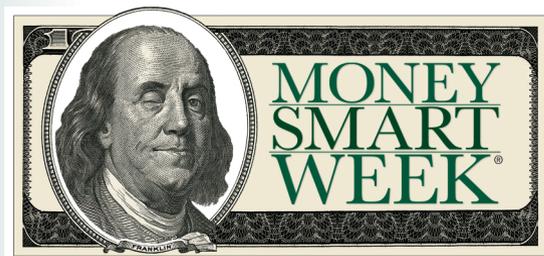
2010 Report

MONEYSMARTWEEK.ORG

Chicago

FEDERAL RESERVE BANK
OF CHICAGO

What is Money Smart Week?



Money Smart Week® is a financial education campaign offering hundreds of programs, classes and activities to consumers of all ages and income levels. These educational events are carried out by financial institutions, non-profit groups, government agencies, schools and libraries. The week showcases these organizations' educational resources, strengthens private-public partnerships, engages the media, and connects people with those who can help them learn. The Federal Reserve Bank of Chicago coordinates the effort because individuals and communities benefit when consumers are making informed decisions about their personal finances.

Launched in Chicago in 2002, Money Smart Weeks are now held in more than 35 cities in Illinois, Indiana, Iowa, Michigan and Wisconsin. In addition, Money Smart Weeks continue to spread beyond the Midwest in places like Denver, Houston, Kansas City, Nebraska, Washington and West Virginia.



“The Chicago Fed started the Money Smart Week program nine years ago. It has grown exponentially, providing hundreds of educational offerings to help teach those in Chicago and outlying areas how to better manage their finances and navigate these challenging financial times.”

— CHARLES L. EVANS, PRESIDENT & CHIEF EXECUTIVE OFFICER, FEDERAL RESERVE BANK OF CHICAGO



Ron Huberman, CEO, Chicago Public Schools, affirms his commitment to financial literacy at the kick-off breakfast. In his comments, he discussed ongoing educational initiatives with the City Treasurer's Office and new partnerships with Wealth Watcher's International and Visa, Inc.

1- Duncan L. Niederauer, Chief Executive Officer, NYSE Euronext, conveys his support for financial education and discusses how the New York Stock Exchange is taking a leadership role in the effort. 2- Michelle Greene, Deputy Assistant Secretary for Financial Education and Financial Access, U.S. Department of the Treasury, applauds the success of Money Smart Week at the summit. 3- Stephanie Neely, Chicago City Treasurer, talks about the city's *Save! Chicago* initiative at the kick-off breakfast.

Kickoff

Money Smart Week partners celebrate the start of each year's effort with a kick-off breakfast hosted by the Federal Reserve Bank of Chicago. It recognizes the contributions of the partners as well as the finalists in the annual Money Smart Kid contest. Following the breakfast is a financial literacy and education summit broadcast online and sponsored by Visa, Inc. The summit features experts from around the world discussing best practices and developments in financial education.



In Action

Money Smart Week activities appeal to a wide variety of consumers. These events are held throughout Chicago and its suburbs at convenient times and in several different languages. Money Smart partners continued to expand their subject offerings and reach new audiences in 2010. More than 500 events and activities were offered, and the number of attendees and participants exceeded 225,000. Some highlights:

- Chicago Public Schools (CPS) continued to lead the way by involving more than 200,000 students during Money Smart Week. Chicago City Treasurer Stephanie Neely launched the second annual *Save, Chicago! Challenge*, reaching nearly 100,000 K-8 CPS students. CPS librarians held the educational programs with content and a curriculum provided by Money Savvy Generation, The McGraw-Hill Companies, ING and The Private Bank. Another 115,000 high school students were provided a Wealth Watchers International budgeting journal and toolkit sponsored by Visa, Inc.

- The University of Illinois/Chicago hosted a financial literacy fair featuring panel discussions and workshops. Nearly 800 students and community members attended.

- The Harold Washington Library teamed up with the Illinois Financial Planners Association for the fourth consecutive year to feature a presentation by well-known financial columnist and author Terry Savage. More than 350 attended.

- The DuPage County planning team extended their offerings to more than 60 events throughout the county. The group launched their local campaign at Benedictine University featuring a keynote address by State Treasurer Alexi Giannoulias.

- Junior Achievement reached more than 3,500 students during the week with the 'JA in a Day' financial program.

- Several suburban libraries offered classes with large turnouts. In Naperville, more than 200 attended different seminars offered to the public. In Mount Prospect roughly 130 attended different classes, such as one titled, "Taking Stock in the Market."

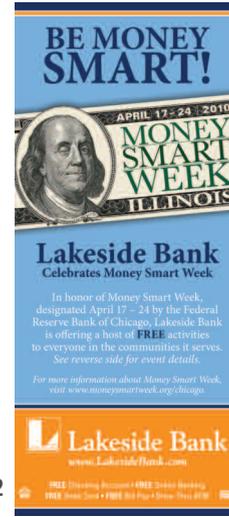
1- A member of the Illinois Financial Planners Association uses Junior Achievement curricula during an educational session at Drummond Elementary School. 2- The Economic Awareness Council's Money Smart Farmer teaches students about "wants" and "needs" at the Hinsdale Public Library. 3- Financial regulators provide consumer protection information and answer questions at the State of Illinois Building. 4- Students at the Economic Awareness Council's event at the Museum of Science and Industry learn about the counterfeit-prevention features of currency. 5- Students at the Jumpstart Financial Literacy Fair join the many Illinois teens who have set saving goals with the Young Illinois Saves program. 6- A representative of Charles Schwab presents several classes on 'Getting Started with Investing.' 7- High school students from around the state participate in an academic challenge at the 2010 Illinois Personal Finance Challenge, hosted by the Federal Reserve Bank of Chicago. 8- An expert from the Illinois CPA Society shares tips with teens on saving money wisely. 9- Financial advisors provide free consultations in coordination with the Money Bus Tour sponsored by the National Association of Personal Financial Advisors.



1- More than 350,000 "Did You Know?" bookmarks were distributed to Chicago Public Schools. 2- Lakeside Bank's flier promoting Money Smart Week. 3- Several libraries created their own newsletter to promote Money Smart Week. 4- More than 60,000 event calendars were distributed through libraries and partner organizations to promote Money Smart Week. 5- The Economic Awareness Council encouraged citizens to "get their face onto money."



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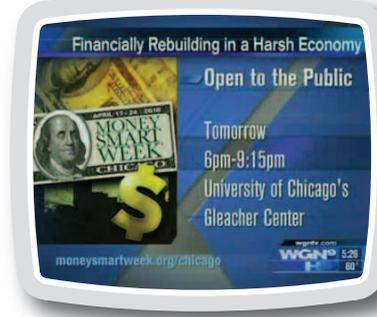


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1- ABC-TV anchor Alan Krashesky reports on the Money Bus, which provided free financial advice to consumers. 2- WGN-TV announces the Money Smart Week's event, 'Financially Rebuilding in a Harsh Economy.' 3- Wealth Watcher's Alice Woods talks about Money Smart Week on NBC-TV. 4- The CTA promoted Money Smart Week through advertisements on trains. 5- Numerous methods were used to reach Spanish-speaking consumers, including these promotional messages in *Extra* (5 & 6). 6- Spanish-speaking consumers were also targeted via this article in *La Raza* (7) newspaper.



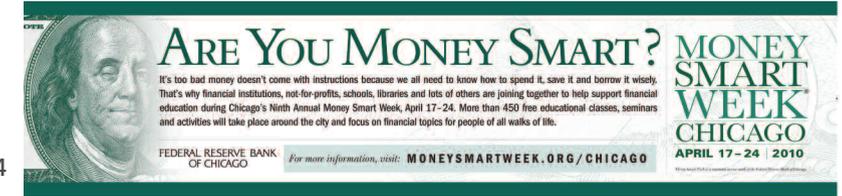
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Promotion

The marketing and promotional effort for Money Smart Week relies on extraordinary donations of time and energy by partners, in addition to the Chicago Fed's work. Marketing efforts ranged from the distribution of printed calendars with class information to the placement of Money Smart Week "inserts" into major newspapers and community publications. This page showcases some of these promotional efforts:

Media

The media's help is essential for the public to learn about the classes and financial resources available to them. Money Smart Week relies heavily on partnerships that help educate viewers, readers and listeners about beneficial programs in their community. This page highlights just a sample of the many interviews, feature stories and "plugs" provided by all types of media.



2010 Money Smart Kid
Kamal Bilal, Eighth Grade, Chicago

Runner-up
Andrew Carl Toennies, Seventh Grade, Lisle

Finalists
Berenisse Castillo, Seventh Grade, Chicago
Emanuel Dallas, Eighth Grade, Evanston
Taylin Perkins, Sixth Grade, Chicago
Ashraya Sreedhar, Fifth Grade, Naperville

1- Money Smart Kid Kamal Bilal receives a \$5000 scholarship from HSBC-North America, presented by sponsor Loretta Abrams, Senior Vice President, Consumer Affairs (left) and Kay Kamin, Financial Columnist, *Today's Chicago Woman* (right). 2- Runner-up Andrew Carl Toennies with Charles Evans, President and CEO, Federal Reserve Bank of Chicago; Stephanie Neely, Chicago City Treasurer; Robin Kelly, Chief of Staff to State Treasurer Alexi Giannoulias; and Kay Kamin.

Money Smart Kids

The Money Smart Kid contest tests the financial knowledge of fifth- through eighth-graders. This year participants were asked to answer the following questions in an essay:

What is a career you think you may be interested in pursuing? What are the costs and benefits of this choice? How would you prepare financially and educationally now, in order to achieve your career goal(s) later?

In the seventh year of the Money Smart Kid essay contest, approximately 400 essays were received from students across the Chicago area. The essays were submitted to a Money Smart Kid Committee made up of Money Smart partners. Committee members interviewed six finalists to assess the kids' knowledge of the essay topic as well as their overall "financial smarts."

The 2010 winner was Kamal Bilal, an eighth-grader at Chicago's Whitney Young Academic Center. He was awarded the grand prize of a \$5,000 scholarship provided by HSBC - North America. It was presented at the kickoff event on April 17. Kamal also received a trophy provided by Money Savvy Generation and one of six laptop computers given to all finalists by HSBC - North America.

Runner-up Andrew Carl Toennies, a seventh-grader from Lisle, received a \$2,500 Bright Start scholarship from Illinois State Treasurer Alexi Giannoulias. The remaining four finalists each received the laptops from HSBC - North America as well as a \$1,000 savings bond from US Bank.

Money Smart Kid DuPage

The Money Smart Week partners of DuPage County recognized their own Money Smart Kids using the same essay question and application guidelines as in the Chicago contest. Amazingly, with a separate panel of judges and no prior information about the Chicago results, two finalists from the larger contest were chosen as the winner and runner-up. Andrew Carl Toennies of Lisle won the top prize, a \$1,000 scholarship sponsored by Harris Bank and the DuPage County Foundation. Ashraya Sreedhar won the \$750 runner-up prize, sponsored by Itasca Bank. Four other finalists each received a \$500 savings bond from US Bank.

PHOTO: Winners Andrew Toennies and Ashraya Sreedghar with Illinois State Treasurer Alexi Giannoulias, who was the keynote speaker for the DuPage County kick-off.

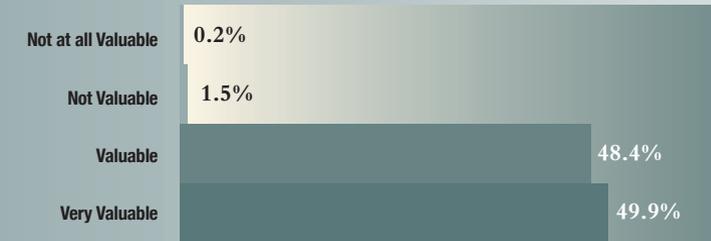


Our Success

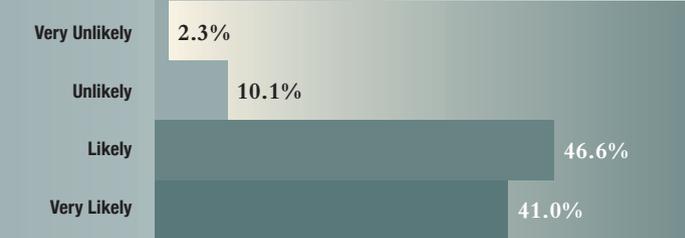
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APRIL 17-24 | 2010

Nearly 2,000 adults attending Money Smart Week events filled out surveys. Here's what they had to say:

1. How valuable did you find the Money Smart session you just attended?



2. How likely are you to change the way you manage your money because of what you learned?



3. How likely are you to recommend a Money Smart event to your friends and family?



* Surveys not scientific. Conducted by the Federal Reserve Bank of Chicago for basic measurement purposes only.



2010 Chicago Partners

ACCION Chicago
27th Ward
529 Prepaid Tuition Program
A.I.R.S. Inc.
AARP Illinois
ABC Bank
Addison Park District
Addison Public Library
ADPR team of Prudential Rubloff
Adrian Ruddock REALTOR
Affordable Housing of Lake County
AJ Gabriel Group, LLC – Private Wealth Management
Al Raby High School
Alderman Roberto Maldonado's Ward Office
All 4 Him Ministries Inc.
Alliance of Polish Clubs
Allstate Bank
Allstate Insurance
American Indian Center
American Metro Bank
Ameriprise Financial
Ariel Capital Management
Ariel Community Academy
Ariel Men's Club
Arlington Heights Memorial Library
Asset Financial Services Inc.
AT&T
Atina Group, Inc.
Austin Polytechnic Academy
Avalon Branch Library
Banco Popular North America
Bank of America
Bartlett Public Library
BEEP

Benedictine University
Beverly Financial Group
Bloom Township Center
Bloomingdale Public Library
Blue Cross Blue Shield of Illinois
Blue Island Public Library
BMW Money Works
Borders Stores
The Building Group
Business Etiquette
Casa Aztlan
Catholic Charities
CEDA Southwest
Center for Economic Progress
Certified Financial Planner Board of Standards
CFTC
Charles Schwab
Charter One Bank
Charter One Foundation
Chase Bank
Chicago Apartment Finders
Chicago Board Options Exchange
Chicago Commons
Chicago Parent Magazine, Financial Columnist, Susan Beacham
Chicago Public Library
Chicago Public Schools
Chicago Sun-Times, Financial Columnist, Terry Savage
Chicago Talent Development High School
Chicago Tribune, Financial Columnist, Gail Marks-Jarvis
Chicagoland2to4Flats.Info
Chinese American Service League
Chinese Mutual Aid Association
Citibank
Citizens Utility Board
City of Chicago Community Development
Claretian Associates
CME Group
CMFC
Coldwell Banker
College Aid Planners, Inc.
College Illinois!

College of DuPage
Columbia College
Community Resource Center
Community Service Council of Northern Will County
Consulado Mexicano
Consumer Credit Counseling Service of Elgin
Consumer Credit Counseling Service of McHenry County
Cook County Assessor's Office
COUNTRY Financial
Crystal Lake Public Library
Des Plaines Public Library
Dippin' Dots
Disney Radio
The DuPage Community Foundation
DuPage County Community Services
DuPage County Human Services
DuPage Homeownership Center
DuPage Library Systems
DuPage PADS Education Center
DWS Investments
Econ Illinois (Illinois Council on Economic Education)
Economic Awareness Council
Edward Jones
Elgin Community College
Ella Johnson Public Library
Elmhurst College
Elmhurst Public Library
Entrepreneur Enterprises
Extra Newspaper
Evanston Public Library
Evergreen Park Public Library
Fair and Just LLC
Family Credit Management Services
FDIC
Fifth Third Bank
Financial Industry Regulatory Authority
Financial Management Institute Inc.
Financial Planning Association of IL (FPA-IL)
Financial Solutions Network
First American Bank

Flourish Studios
Fonfrias Law Group LLC
Foretraining.com
Fortunetrader.com
Forum Mortgage Bancorp
FOUS Youth Development Services
Franklin Business Consultants
Franklin Park Public Library
Fresh Start Forms, LLC
Gage Park High School
Gail Borden Public Library
George S. May Foundation
P.A.U.S.E. Initiative
Glenview Public Library
Golden Age Club
Good Samaritan Health and Wellness Center
Grace Lutheran Church ROMEOs
Grande Prairie Library
Great Lakes Credit Union
Greater Aurora Area Literacy Coalition
Guaranteed Rate
H&R Block
Hanul Family Alliance
Harold Washington College
Harris Bank NA
Healthy Dining
Heartland Human Care Services
Helen M Plum Memorial Library
Highland Park Public Library
Hinsdale Bank and Trust
Hinsdale Library Foundation
Hinsdale Public Library
Hoffman Estates Community Bank
Homespun Furniture Inc.
HSBC – North America
Hyde Park Neighborhood Club
Illinois Attorney General Office
Illinois CPA Society
Illinois Credit Union League
Illinois Institute of Technology
Illinois Office of the Secretary of State
Illinois SBD/Duman Microenterprise Center at Jewish Vocational Service

Illinois State Treasurer Alexi Giannoulias
Illinois Student Assistance Commission
Illinois Student Assistance Corps
The Indian Prairie Public Library
Institute of Cultural Affairs
Internal Revenue Services (IRS)
Internal Revenue Service – Taxpayer Advocate Service
Itasca Bank & Trust Co.
James H. Bowen Campus
James N. Thorp Elementary School
Joseph Corporation
Jubilee Faith Community
Junior Achievement of Chicago
Kane County Department of Employment Education
Kelly Hall YMCA
KidsWork Children's Museum
Kingdom Community Counseling Center
Kroehler Family YMCA
La Raza Newspaper
Lake Bluff Public Library
Lakeside Bank
Lakeside CDC
Lakeview YMCA
Lifelink Corporation
Illinois CPA Society
Illinois First Mortgage
Lota Phi Lambda Sorority
Marki Lemons Unlimited
Matteson Public Library
Matthew Sapaula, Inc.
MB Financial Bank
McPhilimy Associates
Melrose Park Public Library
Metlife
Metropolitan Family Services
Metropolitan Family Services DuPage
MissioDei Church
Molitor Financial Group
The Momtrepreneur Maven
Money Savvy Generation
Morningstar Inc.
Morton Grove Public Library
Mount Prospect Public Library

Museum of Science and Industry
Naperville Public Library
NAPFA Consumer Education Foundation
National City Bank, now a part of PNC
National Futures Association (NFA)
Near West Side CDC
Neighborhood Housing Services of Chicago
New Shining Light Church of God In Christ
New York Life Insurance Company
Niles Public Library
North Riverside Public Library
North Shore Council
North Side Community Federal Credit Union
Northbrook Public Library
Northwest Side Housing Center
Oak Park Library
Oak Park River Forest High School
Office of the City Treasurer, Stephanie D. Neely
Olive-Harvey College
On the Money Magazine
Operation HOPE, Inc.
Palatine Bank Trust
Palatine Opportunity Center
Paulson Wealth Management LLC
Peck Bloom LLC
Peoples Resource Center
Power 92
Prado Renteria CPAs
Prospect Heights
Public Library
ReMax Properties
Robert Slayton Associates
Rogers Park Business Alliance
Royal Bank
Saint Xavier University
Schaumburg Township District Library
Schaumburg Township District Library–Hoffman Estates Branch
SCR Medical Transportation
Securities Exchange Commission
Senator Jacqueline Y. Collins

Sensual Steps Shoe Salon
Skokie Public Library
South Central Community Services
South Chicago New Communities Program
Southeast Chicago Development Commission
Spanish Coalition for Housing
Spanish Community Center
St Catherine's Catholic Church
St Charles Public Library
St. Benedict's Church
St. Clements Episcopal Church
St. Gertrude's Church
St. John MB Church
Standard Bank and Trust Co.
Starbuck Coffee
State Representative Andre Thapedi
Stedman Graham and AAD
Sue Wallace Fund of The DuPage Community Foundation
Summit Public Library
TCF Bank
Telemundo
The Idea Guy
The Network for Teaching Entrepreneurship (NFTE)
Think Taylor
Third Age Services
Today's Chicago Woman, Financial Columnist, Kay Kamin
Together We Cope
Total Asset Review.com
Trinity Episcopal (Anglican) Church
Trinity High School
Trinity Lutheran Church
True Rock Ministries
True Star Magazine
UBS Wealth Management
Ujamaa Jr. Investment Club
Union League Club
United States Department of Education Awareness and Outreach Division
United Way of the DuPage Area
Universidad Popular
University of Illinois

University of Illinois at Chicago College of Business
University of Illinois Extension Service
University of Illinois Office of the Vice Chancellor for Student Affairs
Uptown Public Library
US Bancorp Investments, Inc.
US Bank
U.S. Department of the Treasury
Village of Riverdale
Virtual RealtyB
Visa, Inc.
Wachovia Wells Fargo Foundation
Waddell & Reed Inc.
Wal-Mart
Waubensee Community College Adult Literacy Project
Wealth Watchers International
Wells Fargo
Wells Fargo Home Mortgage
Wells Gaming Research
Wheaton Park District
Wheaton Public Library
Whitney Young Magnet High School
Whole Foods
WHPDC
Wilbur Wright College
Wilmette Public Library
Wintrust Mortgage
Wisdom Investments
William Wrigley Jr. Co
Women-Eye Inc.
Women's Financial Serenity
Wood Dale Public Library
Woodridge Community Pantry
WYCC Public Television
Xernona Woods, Author
YEU Veteran Initiatives
Young Illinois Saves
Your Home Loan Partners of Pan American Mortgage LLC
YOUR tax Service, LLC
YWCA Elgin

Getting Involved

Partner Guidelines

Organizations with an interest in financial education are encouraged to become Money Smart Week partners.

- Partners generally include banks, financial institutions, schools, government agencies and non-profit community organizations.
- All workshops, seminars and activities must be educational in nature, designed to improve knowledge of personal finances, and free and open to the public.
- Invitation-only events are acceptable for appropriate audiences.
- Sales pitches and/or commercial marketing are strictly prohibited.
- A designated representative should manage Money Smart Week activities and attend monthly planning meetings leading up to the event.
- Information about scheduled events should be submitted as directed.

For more information or questions, contact:

Alejo Torres
Senior Outreach Program Manager
312 .322 .2287
Alejo.Torres@chi.frb.org

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