



**Financial Education Committee
March 19th 2008**

The meeting began with introductions. The following committee members were in attendance at the meeting: Laurie Schaller, Kate Bukowski, Mark Manuele, Mary Philibin, Nicole Juzdowski, Cynthia Shore, Diane Bessel, Stephanie Smith, Corwin Kelly, and Della Miller.

Committee members reviewed the February Minutes and provided their comments about the CASH Buffalo website including:

- CASH should be more present on United Way of Buffalo & Erie County website;
- Financial Education Committee information needs to be updated to include videos, minutes, meeting schedule, research materials, and activity plan;
- Adjustments should be made to the resource database;
- Information about banking programs should be included as part of the website (banks were asked to provide linkage information); and
- Additional links to new member agencies (posted with permission from the organizations).

Following this discussion, the group began to discuss the types of information that needs to be gathered as part of the upcoming Environmental Scan/Gaps Analysis. The committee mentioned types of programming, special populations, and programs not included on the research document created last year by a student. The group generated a list of items to be included in future work.

Information Areas

- | | | |
|----------------------|-----------------------|-------------------------|
| • Medical Fraud | • Credit Repair | • College Savings |
| • Credit Fraud | • Homeownership | • Microenterprise |
| • Financial Scams | • Consumer Protection | • Child Savings |
| • Savings | • Vehicle Purchase | • Gambling Protections |
| • Credit Cards | • Taxpayer Rights | • Investor Education |
| • Checking | • Asset Building | • College Financial Aid |
| • Internet Safety | • Savings Clubs | • 401k/403b |
| • Retirement Savings | • Matched Savings | • Reverse Mortgage |

Special Populations

- | | | |
|------------------------|--------------------|--------------------|
| • Disabled Populations | • Young Adults | • English Learners |
| • Senior Citizens | • College Students | |
| • Children | • Immigrants | |
| • Adolescents | • Refugees | |

Programs to Include

- | | | |
|-----------------------|-------------------------|-------------------|
| • School Districts | • National Resources | • Urban League |
| • Academy of Finance | • Jericho Road | • CASH Membership |
| • Banks/Credit Unions | • St. John's Baptist | • Parachute Club |
| • WNED – Think Bright | • Colleges/Universities | • Government |

There was some discussion about whether “fee-based” services should be included in the survey. Of particular concern were groups that engage in predatory activities. A decision has not been reached on this issue, however, an “investigatory review” may be helpful.

It is expected that an Americorps member will take primary responsibility for the collection of data for the study.

Committee members were invited to attend the Income Tax Press Event 10:30am at St. John's Baptist.