**FINANCIAL FITNESS FOR LIFE**

**Jan Cook, Financial Literacy Representative Program Committee**

As a leading education, research and advocacy organization, AAUW California is paving a path for girls and women to achieve economic security: financial fitness for life. Our goal is to provide AAUW branches with the information and tools required to implement financial literacy programs within the individual branches and as a community program.

There are many programs available for financial literacy.

Six **Money Trek** modules have been developed by AAUW CA for teaching financial basics. The modules can be down-loaded from our web site.

The **FLIP** (Financial Literacy Is Personal) program is designed for students in grades 5-8. The project prepares students for financial independence, management decisions and behaviors.

**Biz Kid$** is the place where kids teach kids about money. Program clips and lesson plans are available on their bizkids.com website. It is aired on KOCE, primary Public Broadcasting System television station serving Los Angeles, at 8:30 a.m. on Saturday mornings.

**The ¢entsables** is a program for younger kids available on their centsables.com website and at 11:00 a.m. on Saturday on Fox Business News (FBN).

AAUW’s **Start Smart** and **Work Smart** programs are designed to empower women with the skills and confidence to successfully negotiate their salary and benefits packages. **Start Smart** workshops are specifically designed for college students about to enter the job market. Created for working women, **Work Smart** is an interactive workshop that teaches them to confidently evaluate, negotiate, and articulate their worth in the job market. By learning strategies and practicing effective language, participants gain valuable skills they can use throughout their lives — well beyond their next negotiation.

In answer to an inquiry from Mary Layman, a member of the Roseville/South Placer Branch, I researched programs for women 40 to 60 years old who are facing retirement and are unprepared. I went to Bank of America, Union Bank and Schools First websites and they linked me to www.about.com. Searching for “Retirement+Finance” on about.com produced a long list of websites. **After Retirement – Money** over 55 is the website that I like (http://moneyover55.about.com/ od/postretirementplanning/). You can look at some others on the same page, but I think this is the best. There are templates, videos and blogs. There is enough information for you to use. Also, you may be able to get a bank educational representative to help you (for free). You can check your own bank’s website and look for Financial Literacy/retirement.