

Summary: The Panel will be comprised of three 15-minute segments followed by questions from the audience. Upon the conclusion of each 15-minute segment, a “spotlight speaker” will give a 60 second spotlight on a money choice they have made. Twenty five of our area high schools will be participating.

State Treasurer Reese Introductory Comments

Student Spotlight Speaker:

Session 1: General Questions and introduction

- 1) *What is your name, what school do you attend, what career are you pursuing?*
- 2) *What do you consider a lot of money?*
- 3) *What are some of your money needs at this point in your life? With limited income, how do you budget or prioritize your spending?*
- 4) *Student loan debt is at an all-time high and has eclipsed 1 trillion dollars. What are your thoughts on student loans?*
 - a. *How are you currently financing your education?*
 - b. *Are they a concern for you and what advice would you give others on paying for college?*
- 5) *What sources have you used to learn about financial literacy?*

Student Spotlight Speaker:

Session 2: Saving for Retirement/Investing

- 1) *Have any of you begun to save and invest?*
 - a. *When did you start?*
 - b. *Where did you start?*
 - c. *How did you start?*
- 2) *Does anyone have a ROTH IRA?*
 - a. *If so, Why?*
 - b. *If not, Why and When?*
- 3) *What investment advice would you give to a high school student?*
- 4) *Playing devil’s advocate, are there any reasons that a high school student should not start thinking about a Roth, or something similar?*
- 5) *Have you changed your savings and investing habits since entering college? If so how, and why?*
- 6) *Have you ever spent more than you planned on (clothes, phone, ski trip, video games etc). What prompted the excess and did it affect any of your other plans?*
- 7) *Have you ever responded directly and immediately to an advertisement?*
- 8) *What tip would you give your classmates about “how to save a bit more money”?*

Student Spotlight Speaker:

Session 3: College/Career advice

- 1) *Biggest mistake each of you has made when it comes to money – or witnesses an unnamed friend or classmate make?*
- 2) *Best advice you would give to your younger self, or to a current high school student?*
- 3) *If you were a High School Educator, how would you personally teach this subject? How would you engage and get high school students interested in “this” subject?*
- 4) *On a scale of 1-10, how important is it that we prepare high school students to understand and control their financial future?*
- 5) *What steps can students take to encourage schools and educators to teach EVERYONE about this stuff?*

Student Spotlight Speaker