



**NJCFE Attendance for December 8, 2015 Meeting**

Kimberly Cole	Vice Chair
Becky Winters	Treasurer
Grant Gallagher	Secretary
Barbara O'Neill	Grants Liaison and Board Member
Patricia Berhau	Board Member
Ellen Benowitz	Board Member
Stephanie Bittner	Board Member
Marissa Anema	Board Member
Dawn Kosko	Board Member
Tracey Rimple	Board Member
Michael Drulis	Executive Director



NJCFE held its final Board of Directors meeting of the year on December 8, 2015 as a virtual conference call with a screen sharing component. The meeting began at 1:02pm with Kim Cole leading the meeting. Cole started by welcoming Patricia Berhau of Isles Inc. and Stephanie Bittner of Clarifi to our board. The discussion began by receiving input on what groups we should target and bring to our next March membership meeting. Berhau works predominantly with adults through community organizations, and believes that we should engage the community as a whole. Becky Winters agreed adding that collaborating with various groups is key for NJCFE. Michael Drulis brought up that 125 organizations have been contacted over the past few months, and we are open to more suggestions as to what groups to contact.

Drulis updated the Board of Directors that their most recent initiatives and direction to staff to develop a robust webinar program and finalize the NJCFE 501©3 status goals have all been met. He implored the board to have a discussion on innovating the NJCFE programs and target populations for 2016.

Barbara O'Neill suggested that we could bring more value to our 2016 March meeting by getting new attendees to do a 5 minute presentation on their area of expertise possible in an ignite presentation (20 slides, 15 seconds a slide). She also suggested Jason Vitug of Phroogal as a New Jersey speaker who promotes financial wellness among various age groups including Millennials to collaborate with NJCFE. We will ask the attendees in advance to prepare for the March meeting.

Tracey Rimple proposed that we should have boot camps for target groups periodically. Dawn Kosko mentioned that it is difficult to get the school board to agree with these types of ideas because of time out of the classroom and school liability reasons. Kosko recommended that it would be easier to get approval by having bootc amps at night in local areas where parents can attend as well. Possibly five teachers will be needed for this to be feasible.

Cole asked if the PTA would be able to promote the boot camps for us, and Kosko believes since the PTA is a group that collaborates with students as well, it would be a great idea. O'Neill noted that a boot camp for teachers would be different than for other target groups and we will need a different approach as to how to present our information. Kosko agreed about keeping the target audience in mind, mentioning that we need to keep the content relevant for the particular groups (i.g. parents would be more interested in how to get out of debt). Marissa Anema brought up that we should have some potential partners that deal with low income such as United Way. Another partner option to look into is the Veteran's Association.



Cole moved to the next meeting topic: The 2015 Financial Literacy Symposium. Gallagher, Gallagher and Berhau elaborated on the symposium stating that it was well received and look forward to having more attendance next year. Rimple kindly volunteered Raritan Community College as an option again for the symposium next year, and mentioned that NJCFE needs to book it in advance due to school policies. A symposium committee was formed of board members: Berhau, Gallagher and Rimple, with Cole being readily available to help in the start off process. As in the 2015 Symposium, 2016's will operate with a member of the board to act as co-chair for this project. This symposium committee will write a statement to show the direction the symposium plans to go in next year.

The webinars for next year were generally established. Stephanie Bittner plans to hold a webinar on March 18, 2016 about home foreclosure. Cole will hold a webinar on May 25, 2016 about student loan forgiveness. O'Neill will hold three webinars in April, August and December with the exact dates to be determined. We are looking to get someone to speak about FAFSA on June 15. Additionally September and October are open for webinars. America Saves week is in February, and because NJCFE is a partner, the coalition needs to try to have an event during that week to show our partnership.

Lastly, Rimple said that she will look at any local community needs at RVCC, for any on campus opportunities for NJCFE but will get approval from the board before moving forward with anything. Anema said that the Credit Union League was having some internal movement with the CEO accepting a position with their national organization and moving to Wisconsin. Anema will still be our principal contact. Gallagher said that AFCU is hoping to do something big for April, and that he is always looking for NJCFE opportunities. Drulis lastly mentioned that NJCFE has transitioned to maintaining its finances in QuickBooks and all tax filings are current.

The meeting was adjourned at 2:20 pm.