



**Maryland Coalition  
FOR Financial Literacy**

**FOR IMMEDIATE RELEASE**

April 11, 2007

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410-704-2137 or [acox@towson.edu](mailto:acox@towson.edu)

**MARYLAND COALITION FOR FINANCIAL LITERACY TO HOST  
FINANCIAL LITERACY PROGRAM FOR ESOL STUDENTS ACROSS  
THE STATE**

**Students in English for Speakers of Other Languages Programs Will Learn  
the Concepts of Credit, Fraud and Banking from Volunteer Business  
Leaders and Teachers**

Towson, MD – The Maryland Coalition for Financial Literacy (MCFL), a division of the Maryland Council on Economic Education at Towson University, is hosting financial literacy programs for English for Speakers of Other Languages (ESOL) students across Maryland during the week of April 23-27, 2007. The programs will take place in various Maryland high schools. A list of participating locations is included below.

Members of the MCFL, Maryland Realtors, State Employees Credit Union, Montgomery Teachers Credit Union and other financial experts, have volunteered to go into high school classrooms throughout Maryland to present information to English-fluent ESOL students regarding three vital areas of financial literacy:

- Why it is important to have a checking account
- The use and abuse of credit
- How to avoid fraud and identity theft

ESOL students often serve their families as interpreters when family members and friends make economic and financial decisions. Unfortunately, most students do not receive financial or money management instruction in school. Therefore, many ESOL students and their families have little knowledge of financial dealings in this country. Far too often their lack of financial literacy leads them to becoming victims of fraud, unreasonable interest charges, identity theft, and to taking undue risks with their money because they are “unbanked.” MCFL’s goal for this program is that the ESOL students who attend the program will be better able to help themselves and their families make wise financial decisions.

“This financial literacy program will be a valuable tool for my ESOL students,” said Idelmi Guity, teacher at Patterson High in Baltimore City. “Many of our

students get into debt before they even know what it is and how it works. Students need to learn these concepts to be able to make better decisions in the real world. As the students learn about credit, fraud and banking, they can take the information home and share it with their families to implement better financial actions in their lives.”

“The Maryland Council for Financial Literacy is excited to spearhead this important program for Maryland students,” said Sue Rogan, MCFL board member and investigator for the Montgomery County Division of Consumer Affairs. “As a board member and volunteer presenter, I take a personal interest in teaching students about these issues. Debt and identity theft is too common in our society today, and students where English is not their first language need even more direction on how to avoid these challenges.”

Since April is Financial Literacy Month, Maryland ESOL supervisors were asked to identify high schools where the program could be conducted during the week of April 23-27, 2007. Optimally, the ESOL teacher and a classroom of students are scheduled to attend each program, which will last about 90 minutes.

Each of the volunteer presenters attended a training session that was held at the Baltimore Branch of the Richmond Federal Reserve on how to deliver this financial literacy program. All presenters were given the same materials to use during the presentation so that the delivery will be consistent throughout the state. The program will offer students a chance to be “active” learners during the session.

**Media are invited to attend events at the high schools, but credentials must be arranged in advance. To do so, please contact Allen Cox at [acox@towson.edu](mailto:acox@towson.edu) or 410-704-2137.**

*About the Maryland Coalition for Financial Literacy*

The mission of the Maryland Coalition for Financial Literacy is to ensure that every Maryland high school graduate and every adult Marylander has the knowledge needed to make informed financial decisions. Realizing that personal finance knowledge is a life skill, the Coalition seeks to give Marylanders financial freedom through education. Please visit [www.mdfinancialskills.org](http://www.mdfinancialskills.org) for more details.

*For more information contact:*

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Towson Maryland 21252  
410-704-2137  
[acox@towson.edu](mailto:acox@towson.edu)

Maryland High Schools Participating in the Maryland Coalition for  
Financial Literacy's ESOL program during April 23-27, 2007:

**ANNE ARUNDEL COUNTY**

**Annapolis High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Peggy Wheeler  
pwheeler@aacps.org

Julie Judy  
Univ. of MD Cooperative Extension Service  
jjudy@umd.edu  
410-440-5579  
April 24 (8:50 AM)

**Glen Burnie High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Leigh Fleckenstein  
lfleckenstein@aacps.org

Noreen Leary  
SECU (State Employees Credit Union)  
Noreen.leary@secumd.com  
410-487-7316  
April 25 12:30PM

**Old Mill High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Suzan Eichhorn  
sleichhorn@aacps.org  
202-288-0016  
Donna Turing  
Champion Realty  
donna.turing@ChampionRealty.com  
443-305-2241  
April 25 9:00AM

**BALTIMORE CITY**

**Patterson High (1 of 4)**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Idelmi Guity  
afrody3@hotmail.com  
914-772-0890 (her cell)  
Thuc Phan  
SECU (State Employees Credit Union)  
thuc.phan@secumd.com  
410-487-7315  
April 25 and 26 (10:30 & 12 noon)

**Patterson High (2 of 4)**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Idelmi Guity  
afrody3@hotmail.com  
914-772-0890 (her cell)  
Bill Smith  
SECU (State Employees Credit Union)  
bill.smith@secumd.com  
410-507-6593  
April 25 and 26 (12:30 PM)

**Patterson High (3 of 4)**

Teacher	Idelmi Guity
Teacher Email	afrody3@hotmail.com
Teacher Phone (if known)	914-772-0890 (her cell)
Speaker	Nicole Holmes
Speaker Company	SECU (State Employees Credit Union)
Speaker Email	Nicole.holmes@secumd.com
Speaker Phone	410-487-7248
Date/Time of Presentation	April 25 and 26 (12:30 & 1:15 PM)

**Patterson High (4 of 4)**

Teacher	Idelmi Guity
Teacher Email	afrody3@hotmail.com
Teacher Phone (if known)	914-772-0890 (her cell)
Speaker	Lachele Kellam
Speaker Company	Maryland Realtors
Speaker Email	lachele.ervin@lachelekellam.com
Speaker Phone	410-908-5434
Date/Time of Presentation	April 25 and 26 (2:00 and 2:45 PM)

**BALTIMORE COUNTY**

**Parkville High**

Teacher	Anita Prifti
Teacher Email	aprifti@bcps.org
Teacher Phone (if known)	410-887-5273
Speaker	Karen Tong
Speaker Company	Nevins and Associates Public Relations
Speaker Email	ktong@nevinspr.com
Speaker Phone	410-568-8814
Date/Time of Presentation	April

**Owings Mills High**

Teacher	Marga Ugarte-Caffyn
Teacher Email	mugartecaffyn@bcps.org
Teacher Phone (if known)	410-887-1770
Speaker	Natasha Brown
Speaker Company	SECU (State Employees Credit Union)
Speaker Email	Natasha.brown@secumd.com
Speaker Phone	240-304-6354
Date/Time of Presentation	April 26 (1PM)

**CALVERT COUNTY**

ESOL contact person	Kelly Sheranko
Email address	sheranko@calvert.k12.md.us
Phone (if known)	410-414-7023
Date/Time of Presentation	May 17

**CARROLL COUNTY**

ESOL contact person	Pamela Mesta
Email address	esol@k12.carr.org
Phone (if known)	
Date/Time of Presentation	Dates and time will vary

**CHARLES COUNTY**

ESOL contact person  
Email address  
Phone (if known)  
Date/Time of Presentation

Charlotte Weirich  
cweirich@ccboe.com  
May 17

**HARFORD COUNTY**

**Harford Tech High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Harve Bennett  
Harvey.bennett@hcps.org  
  
Tina Mike  
APGFCU (Aberdeen Proving  
Grounds Fed Credit Union)  
tmike@apgfcu.com  
410-937-9479  
April

**HOWARD COUNTY**

**Hammond High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Heidi Platt  
heidi\_platt@hcpss.org  
410-313-7615  
Kenny and Patty Smallwood  
Maryland Realtors  
smlld@verizon.net  
301-467-4488  
April 24 (10:40 & 1:20)

**Oakland Mills High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Kathryn Tillman  
Kathryn\_tillman@hcpss.org  
410-313-6945  
Oliver Henderson and Leslie Green  
Maryland Realtors  
oliverhenderson@mris.com  
leslie@mtgassoc.com  
410-772-0667 (oliver)  
410-772-0001 (leslie)  
April

**Wilde Lake High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Christopher Browder  
Christopher\_browder@hcpss.org  
410-313-6965  
Ilene Kessler and Annie Domerchie  
Maryland Realtors  
ilenekessler@comcast.net  
anndomerchie@comcast.net  
410-707-9396 (Ilene)  
443-414-6946 (Annie)  
April

**MONTGOMERY COUNTY**

**Bethesda Chevy Chase High**

Teacher	Anne Hengerer
Teacher Email	Ann_G_Hengerer@mcpsmd.org
Teacher Phone (if known)	
Speaker	Valerie Johnson
Speaker Company	Housing Opportunities Commission
Speaker Email	Valerie.johnson@hocmd.org
Speaker Phone	202-365-8603
Date/Time of Presentation	April 26 (8:20 AM)

**Mont. Blair High**

Teacher	Joe Bellino
Teacher Email	jbellino@mbhs.edu
Teacher Phone (if known)	
Speaker	Lynne Talon
Speaker Company	MCTFCU (Mont teachers Credit Union)
Speaker Email	lynne.talon@mctfcu.org
Speaker Phone	301-814-1732
Date/Time of Presentation	April 25 (12:30 PM)

**Blake High**

Teacher	Patti Kompare
Teacher Email	Patricia_A_Kompare@mcpsmd.org
Teacher Phone (if known)	
Speaker	Sue Rogan
Speaker Company	Mont Co Office of Consumer Protection
Speaker Email	Sue.Rogan@montgomerycountymd.gov
Speaker Phone	240-777-3722
Date/Time of Presentation	April

**Clarksburg High**

Teacher	Marianna Daddone
Teacher Email	pmdaddone@hotmail.com
Teacher Phone (if known)	
Speaker	Susan Morris
Speaker Company	Mont Cooperative Extension Svc
Speaker Email	skmorris@umd.edu
Speaker Phone	301-590-2811
Date/Time of Presentation	April 27 (7:25 AM)

**Gaithersburg High**

Teacher	Chris Dowell
Teacher Email	Chris_J_Dowell@mcpsmd.org
Teacher Phone (if known)	
Speaker	Susan Huddy
Speaker Company	Costello and Huddy Chartered
Speaker Email	shuddy@cpaworks.com
Speaker Phone	301-869-2608
Date/Time of Presentation	April

### **Magruder High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Pauline Walstein  
Pauline\_Walstein@mcpsmd.org

Mirtha Brown  
Mont co DHHS/CIVS  
mirtha.brown@montgomerycountymd.gov  
240-777-4047  
April

### **Northwood High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Patrick Redding  
James\_P\_Redding@mcpsmd.org

Marc Rappaport  
  
marc.rappaport@gsa.gov  
202-219-3367  
April

### **Paint Branch High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Leslie Raser  
leslie\_a\_raser@mcpsmd.org

Gwen Robinson and Suzette Riley  
MCTFCU (Mont teachers Credit Union)  
Gwendolyn.robinson@mctfcu.org  
Suzette.riley@mctfcu.org  
240-599-7541 (Gwen)  
240-599-7491 (Suzette)  
April

### **Quince Orchard High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Melinda Fox  
Melinda\_B\_Fox@mcpsmd.org

Elaine O'Neal & Heather Underwood  
MCTFCU (Mont teachers Credit Union)  
Elaine.oneal@mctfcu.org  
Heather.underwood@mctfcu.org  
240-599-4722 (Elaine)  
240-599-7556 (Heather)  
April 27 (8:00 AM)

### **Richard Montgomery High**

Teacher  
Teacher Email  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Marcia Lackland  
Marcia\_K\_Lackland@mcpsmd.org  
Vandara Patel & Rebecca DelBalzo  
MCTFCU (Mont teachers Credit Union)  
vandara.patel@mctfcu.org  
Rebecca.Delbalzo@mctfcu.org  
240-599-7582 (Vandara))  
240-599-7531 (Rebecca)  
April

### **Rockville High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Olga Ryzhikov  
olgaryz@mcpsmd.org

Elvie Lancaster  
MCTFCU (Mont teachers Credit Union)  
Elvie.lancaster@mctfcu.org

April

### **Seneca Valley High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Lisa Sprehn  
Lisa\_C\_Sprehn@mcpsmd.org

Sue Rogan and Diane Horning  
Mont co Consumer Protection  
Sue.Rogan@montgomerycountymd.gov  
Diane.horning@montgomerycountymd.gov  
240-777-3722 (Sue)  
301-471-7442 (Diane)  
April

### **Sherwood High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Bill Donnelly  
donelly\_bill@hotmail.com

Sydell Rappaport  
Mont co Consumer Protection  
sydell@juno.com  
240-777-3636  
April 25 (12:30 PM)

### **Springbrook High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Ileana Enache  
ileana\_Enache@mcpsmd.org

Mary Spellman & Elena Ramirez  
MCTFCU (Mont teachers Credit Union)  
mary.spellman@mctfcu.org  
Elena.ramirez@mctfcu.org  
301-928-2793 (Mary)  
908-310-5066 (Elena)  
April 24 (8:15 AM)

### **Walter Johnson High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Young Pahk  
young\_pahk@walterjohnson.com

Steve Gurwitz  
Mont Co Consumer Protection  
sgur@att.net

April

### **Watkins Mill High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Jenny Pryphun  
Jenny\_G\_Pryphun@mcpsmd.org

Alice Forrier  
Mont Co Coalition for the Homeless  
alice@mcch.net  
240-398-0935  
April

### **Wheaton High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

April Busch Garcia  
Tanya\_R\_Busch@mcpsmd.org

Sue Rogan  
Mont Co Office of Consumer Protection  
Sue.Rogan@montgomerycountymd.gov  
240-777-3722  
April

### **Wootton High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

William Bolin  
William\_J\_Bolin@mcpsmd.org

Susan Huddy  
Costello and Huddy Chartered  
shuddy@cpaworks.com  
301-869-2608  
April

## **PRINCE GEORGES**

### **Bladensburg High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
  
Speaker Phone  
  
Date/Time of Presentation

Susan Hibdon  
susan.hibdon@pgcps.org

Donna Hurley & Dot Hicks  
Maryland Realtors  
donnaHurley@kw.com  
dot@DotHicks.com  
301-213-0821 (Donna)  
301-452-9262 (Dot)  
April 27

### **Crossland High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Shawnee Dunn  
Shawnee.dunn@pgcps.org

Danielle Thron  
SECU (State Employees Credit Union)  
Danielle.thron@secumd.co  
651-492-5360  
May 3<sup>rd</sup> (11:30 - 2:30)

### **Duval High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Dr. Papa Coulibaly  
papa.coulibaly@pgcps.org

Orlando Treadwell  
Maryland Realtors  
Otreadwell@mrisc.com  
301-509-9620  
April 26 (10:00 – 1:35)

### **Eleanor Roosevelt High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Laurie Hortie  
lhortie@pgcps.org

Robin McKinney  
Baltimore Neighborhood Collaborative  
rmckinney@bncbaltimore.org

April 27 (1:30 – 3:05)

### **High Point High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Jennifer Ruby  
Jennifer.Ruby@pgcps.org

Dr. Allen Cox  
MD Coalition for Financial Literacy  
acox@towson.edu  
410-704-2137  
April 23(9:30 - 2:30)

### **Laurel High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Clair McCann  
Clair.mccann@pgcps.org

Amy Rosenkrans  
MD Council on Economic Education  
arosenkrans@towson.edu  
410-704-2137  
April 23 (9:10 – 10:35)

### **Oxon Hill High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Allen Johns  
allen.johns@pgcps.org

Orlando Treadwell  
Maryland Realtors  
Otreadwell@mrisc.com  
301-509-9620  
April 27

**Parkdale High (1 of 3)**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

George Avlonitis  
Georg.avlonitis@pgcps.org

Linda Alston  
SECU (State Employees Credit Union)  
Linda.alston@secumd.co  
240-353-7731  
April 24

**Parkdale High (2 of 3)**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

George Avlonitis  
Georg.avlonitis@pgcps.org

John Allen  
Maryland Realtors  
johnallen@comcast.net  
240-463-7703  
April 24

**Parkdale High (3 of 3)**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

George Avlonitis  
Georg.avlonitis@pgcps.org

Andy Galli  
MD Consumer Rights Coalition  
agalli@mdconsumers.org  
443-631-0355  
April 24

**WICOMICO COUNTY**

**Bennett High**

Teacher  
Teacher Email  
Teacher Phone (if known)  
Speaker  
Speaker Company  
Speaker Email  
Speaker Phone  
Date/Time of Presentation

Robert Carlisle  
rcarlisle@wcboe.org

Nancy Zito  
SECU (State Employees Credit Union)  
nancy.zito@secumd.com  
443-980-9300  
April 25 (9:00 AM)