

County schools teach students dollars and sense

By Jennifer M. Drummond
CONTRIBUTING WRITER

Most middle and high school students may already know how to spend money, but thanks to the school system's Personal Financial Literacy Program, they are now learning how to do so wisely.

County schools started the program last year in response to the passage of legislation in 2005, requiring all middle and high schools in Virginia to teach students economics and offer instruction in various financial areas. The legislation also called for the Virginia Department of Education to come up with a list of topics and objectives for economic education and financial literacy.

"The program was piloted in the spring of 2005 and [by] July 2006 it was in full swing. We teach life skills that have to do with money matters and prepare students for life after high school, after they leave the nest," said Gayle Hines, CCPS' instructional specialist of history and social sciences.

The program correlates with the SOL tests and is typically taught as a nine-week unit, covered mostly during seniors' government classes within the History and Social Sciences Department. The Personal Financial Literacy Program is also sometimes taught within the Mathematics Department or the Career and Technical Education (Business) Department.

"Regarding the middle school grades, they receive parts of financial information in their civic classes or math classes, for example," said Hines.

There are no statistics on the Personal Financial Literacy Program, but as far as the teachers are concerned, the program is successful, said Hines.



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Middle and high school students like Zach Middleton are learning money management basics through the school system's Personal Financial Literacy Program.

"The way that the curriculum is set up, it is very good. We cover all aspects of financial education, credit, debt, insurance, loans, cell phone contracts, paying for college, taxes, saving, consumer rights, as well as the responsibilities. I concentrate on information literacy as far as where to go to get the information you need," said Ed Bosh, lead government teacher at James River High School.

In addition, there is flexibility within each school as to how the program is taught. "At

James River, we use a free text and another small book that is available online from the Hartford Insurance Company called 'The Playbook for Life.' It covers insurance and a lot of other topics the students need to know. The parents have been excited about the whole thing," said Bosh. "It is not a cookie cutter process when you are teaching financial literacy."

In a 2006 financial literacy survey conducted by the Jumpstart Coalition, the average

Virginia student answered only 55 percent of the questions correctly. Although this is higher than the 52.4 percent national average, it is still a failing grade, said Tina Lambert, chair of the board of the Virginia Jumpstart Coalition, a nonprofit organization which aims to educate people about money management. Lambert said the survey is done every two years, and the next scores will be released in April next year.

"The financial literacy movement was underway long before the Senate bill, and now that there is a bill, it has really gained momentum," she said.

Bosh said one of the main points students learn from the program is that "they are in control of their money situation."

Theatre students hit the stage for the holidays

John Tyler Community College's theatre students are taking center stage in performances designed to make you laugh and to get you into the holiday spirit. All performances are free and open to the community.

Students taking the college's theatre workshop class will put their comedic skills to the test in "The Girls of the Garden Club" by John Patrick. The comedy will be shown at 7 p.m. on Dec. 13-15, and at 4 p.m. on Dec. 16. All shows will be held at the Chester campus, 13101 Jefferson Davis Hwy., in the Nicholas Student Center.

On Dec. 15, the students will present "Mr. Scrum and the Christmas Ghosts" by Alex Modic, a modern adaptation of "A Christmas Carol" by Charles Dickens. The show will begin at 4 p.m. in the Nicholas Student Center on the Chester campus.



Chesterfield County Mandatory Water-Use Restrictions

Due to severe drought conditions, the Chesterfield County Board of Supervisors approved the declaration of mandatory water-use restrictions at their Oct. 10 meeting. These restrictions apply to all Chesterfield County water customers and took effect on Monday, Oct. 15. The biggest water use in the county is attributable to lawn-irrigation systems. The ordinance for mandatory restrictions on the use of public water requires that lawn watering be done only three times per week. This is sufficient to maintain healthy lawns and gardens, according to Chesterfield County Cooperative Extension. Users of the public water system shall limit their use of public water as follows:

1. **Decorative or landscape fountains** — Water use is prohibited.
2. **Paved areas** — Washing is prohibited except for immediate health and safety requirements.
3. **Swimming pools** — Limit to filling and replenishing to maintain health and safety. All other uses are prohibited.
4. **Vehicle washing** — Noncommercial washing is limited to one day per week using only hoses with automatic shut-off nozzles. Commercial vehicle-washing businesses are permitted to operate under normal conditions.
5. **Established landscaping and gardens** — Watering is limited to three days per week by address. Addresses ending with an odd number may water only on Tuesdays, Thursdays and Saturdays. Addresses ending with an even number and locations with no street numbers may water only on Wednesdays, Fridays and Sundays. Watering is prohibited on Mondays. Watering with buckets of up to five gallons per day is permitted any time.
6. **Vegetable Gardens** — Limit watering vegetable gardens to any two days per week between 8 p.m. and 10 a.m. Watering by bucket is unlimited.
7. **New landscaping** — All watering is permitted for the first 10 days after planting. Thereafter, the restriction for established landscaping and gardens shall apply. Over seeding an existing lawn does not qualify as new landscaping.
8. **Golf courses** — Watering is restricted to Tuesday through Sunday between 8 p.m. and 4 a.m. Greens are exempted from this restriction.
9. **Businesses** — Limit to essential use only.
10. **Restaurants** — No restrictions.
11. **All other consumption** — Conservation by any means is encouraged.

To view the ordinance in its entirety or for answers to related questions, visit the county's Web site at chesterfield.gov or call the Chesterfield County Utilities Department at (804) 748-1291. Fines for violating the ordinance begin at \$100 and double each time a violation occurs until it reaches a maximum of \$1,600. Once this maximum is reached, all subsequent fines will be \$1,600.

Special Note: To maintain water quality, the Utilities Department periodically flushes hydrants throughout the county. This needs to be done for health and safety reasons, even during drought conditions, and should not be interpreted as wasting water.

Para asistencia en español, por favor llame a Juan Santacoloma, Enlace Hispano del Condado de Chesterfield Teléfono: 796-7085.