



Chief Financial Officer Jeff Atwater's DOLLARS & SENSE

Florida Department of Financial Services

Dear Fellow Floridians:

If you sat down and thought about it, can you remember who taught you about money and how it works in our society? If you can, thank that person because they taught you one of the most important lessons of your life. To understand money is the first step in making smart financial decisions, and it's a skill everyone deserves to have, regardless of their age, income or ability.

Knowing that many individuals with developmental disabilities learn differently, we saw a need for financial education tailored toward helping these Floridians gain the confidence and skills they need to live more independently. We set out to fill that need and last year, we launched an interactive learning program called "My Money."

Using interactive games, activities and educational videos, My Money allows participants to learn and practice financial skills at their own pace. Parents and other loved ones can also use the program to learn how they can help their children solidify and apply these new skills.



Because these skills are crucial to an individual's long-term financial success, we worked with Florida's financial institutions to make sure information about the program is displayed in banks across Florida. The next time you stop in the local branch of your Florida bank or credit union, keep an eye out for our brochures.

We've also developed a broad base of partners to make sure Floridians know about the availability of this free program. The Agency for Persons with Disabilities, The Arc of Florida, the Commission on Jobs for Floridians with Disabilities, Disability Rights Florida, the Florida Alliance for Assistive Services and Technology, and the Florida Department of Education are helping us make this program a priority in our state.

January is National Mentoring Month, so take this opportunity to make sure the youth in your lives are not only learning about history and science in school, but also about their finances as well. Access our My Money program

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January 11, 2017**

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[here](#), and a wealth of additional financial wellness programs [here](#) via our Your Money Matter\$ website.

Sincerely,



Jeff Atwater
Chief Financial Officer
State of Florida

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Tampa Bay Times: [Taxpayers will keep paying for lobbyists in Tallahassee, despite House speaker, who calls it a 'disgrace'](#)

Operation S.A.F.E., Be Scam Smart Workshops

Florida Chief Financial Officer Jeff Atwater invites you to participate in [Operation S.A.F.E., Be Scam Smart](#), a free workshop for seniors, their families, and caregivers.

The Florida Department of Financial Services launched Operation S.A.F.E. (Stop Adult Financial Exploitation) as part of CFO Atwater's [On Guard for Seniors](#) initiative. Be Scam Smart workshops help inform, empower, and protect Florida's seniors from financial scams and fraud. If you want to make sure your savings are protected, register for this workshop and get a better understanding of how scam artists and scams work.

Be Scam Smart by learning more about:

- How to Spot Fraudulent Behavior
- Common Scams that Target Seniors
- How to Fight Identity Theft

Feedback from seniors who attended a Be Scam Smart workshop:

"Savored every moment of this workshop. The information was needed and vital for seniors' and



consumers' financial survival." - West Palm Beach

"Presentations were great & well timed. Excellent information we all need to know." - Pensacola

"Every senior in the city and state should attend the Be Scam Smart Workshop." - Jacksonville

"Thank you for alerting us to the scam we as seniors are exposed to." - Brandon

Find out more about us in the [About Us](#) section or [Register](#) for an upcoming event, including the following workshop:

Wednesday, January 18 - Zephyrhills

10:00 a.m. - 11:30 a.m.

Zephyrhills Cinema 10, Auditorium #3

6848 Gall Boulevard, Zephyrhills, FL 33542

[Register](#) | [Directions](#) | [Flyer](#)

Please let us know if you would like to [request a workshop](#) in your area.

Florida Economic Briefs

National unemployment rate rose in December

In December, the national unemployment rate rose to 4.7 percent, up 0.1 percentage point from the previous month, and down 0.3 percentage point from last year (5.0 percent). Florida's unemployment rate for December will be released on January 20.

Source: **U.S. Bureau of Labor Statistics**

Small business optimism skyrocketed in December

According to a new report by the National Federation of Independent Business (NFIB), Small business optimism was up 7.4 points in December. Of the ten components that make up the index, seven increased, two decreased, and one remained unchanged. Two components in particular — expectations of an improving economy and expectations of higher real sales — rose by 38 and 20 points respectively.

Source: **National Federation of Independent Business**
