

## Financial Literacy Month – St Kitts and Nevis

<i>Sunday</i>	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	<i>Saturday</i>
<p><b>1</b> Speech by Minister of Finance declaring the month open</p> <p><b><u>SATURDAY</u></b> <b><u>30 SEPT</u></b></p> <p><b>Inside the News 11:00 a.m. WINN FM</b> Discussion with financial institutions revolving around the theme for FLM 2006 <u>Discussants</u> Dr. Garth Nicholls Mr Hugh Heyliger Mr David Fox Mr Charles Morton</p> <p>Launch date for the FLM 2006 Theme printed on C&amp;W receipts, Newspapers, ATM receipts and utility bills for the month of October</p>	<p><b>2</b></p> <ul style="list-style-type: none"> <li>Rebroadcast of Minister's speech 8:00 p.m.</li> <li>UPFRONT ZIZ - Radio Interview with ECCB official commemorating the 23<sup>rd</sup> anniversary of the ECCB 1 Oct 1983 -1 Oct 2006 <u>Discussant</u> Deputy Governor</li> <li>Daily Financial Tips as Part of the ECSE Market Report</li> </ul>	<p><b>3</b></p>	<p><b>4</b></p> <p>Start of visits to schools and businesses by representatives of financial institutions (commercial and development banks, insurance companies, Social Security Institutions, ECCB, ECSE, ECIB, ECHMB, ECSRC)</p>	<p><b>5</b></p> <p><b>Prime Talk 8:00 p.m.</b> Interview with Financial Secretary, Director Social Security and ECCB Representative "<b>Individual Financial Choices, National Consequences</b>" <u>Discussants</u> Mr Wendell Lawrence Mr Eugene Hamilton Mr Perceival Hanley Mrs Anne Wigley</p> <p>UPFRONT ZIZ - Radio Interview with financial institution representative – on Financial Literacy Month 2006 <u>Discussant</u> Nesta Clarke – Seaton</p>	<p><b>6</b></p> <ul style="list-style-type: none"> <li><b>Winn FM Breakfast Show</b> 8:00 p.m. Radio discussion by ECCB officials "<b>The Benefits Of A Stable EC\$ To The People Of The ECCU</b>" commemorating 41<sup>st</sup> Anniversary of EC Dollar 6 Oct 1965 – 6Oct 2006 <u>Discussant</u> John Venner</li> <li>Newspaper Article submitted by financial institutions related to the theme</li> </ul>	<p><b>7</b></p> <ul style="list-style-type: none"> <li>Church Sermon highlighting the Bible's teachings on the responsible use of one's money.</li> </ul>
<p><b>8</b></p> <p>Church Sermon highlighting the Bible's teachings on the responsible use of one's money</p>	<p><b>9</b></p> <ul style="list-style-type: none"> <li>Money Management Quiz on Radio Call-in Programme ("<b>Jump Off</b>" Show – ZIZ) . Small prizes – pens etc may be awarded by financial institutions to the winners. <u>Questions to be provided by Diana Williams</u></li> </ul>	<p><b>10</b></p> <p><b>"Winn Report 8:00 p.m.– Radio Discussion "Health, Retirement and Your Finances"</b> discussion facilitated by financial institutions representatives (commercial, development banks and insurance agents.)</p>	<p><b>11</b></p> <p><b>Launch of Financial Literacy Cartoon Schools Competition - "Youth Parliamentarians 8:00 p.m.– Radio Discussion "Success Factors To Managing Your Money"</b> discussion facilitated by financial institutions representatives and everyday persons who have followed these principles successfully <u>Discussants</u> Mr Johnathan Johannes Mrs Sheryl Bass Mrs Cynthia Morton</p>	<p><b>12</b></p>	<p><b>13</b></p> <ul style="list-style-type: none"> <li>Newspaper Article highlighting investment opportunities on the ECSE and the RGSM by <u>John Venner</u></li> </ul>	<p><b>14</b></p> <ul style="list-style-type: none"> <li>Discussion on theme on youth radio programme <b>9.00 – 10.00 a.m. VON Radio</b>. The winning entries from the FLM 2005 Nursery Rhyme/Jingle contest will be featured.  <u>Host Ms. Desiree Ottley</u></li> </ul>

<p><b>15</b> Church service commemorating the 5 Anniversary of the ECSE - Oct 19 2001</p>	<p><b>16</b></p> <ul style="list-style-type: none"> <li>Discussion -The success of any business lies in the money management skills of its managers/owners.</li> </ul>	<p><b>17</b></p>	<p><b>18</b></p> <p>Investing in Your Future – “10 Steps To Begin Investing On the ECSE and the RGSM - (The ECSE and the RGSM) on ZIZ RADIO 8 pm ZIZ RADIO</p>	<p><b>19</b></p> <ul style="list-style-type: none"> <li>Radio and TV Programme commemorating the ECSE anniversary - 19 October 2001</li> </ul>	<p><b>20</b></p> <ul style="list-style-type: none"> <li><b>FINANCIAL FAIR 11:00 a.m. - 5:00 p.m. Bank Street, Basseterre</b></li> <li>Newspaper Article submitted by Johnathan Johannes, FCIB related to the theme</li> </ul>	<p><b>21</b></p> <ul style="list-style-type: none"> <li>Visit to Public Library for “Children’s Library Hour” 9 -10 a.m. Basseterre Public Library</li> </ul>
<p><b>22</b></p>	<p><b>23</b></p> <ul style="list-style-type: none"> <li>Discussion -The success of any business lies in the money management skills of its managers/owners.</li> </ul>	<p><b>24</b></p> <ul style="list-style-type: none"> <li>Lets Talk (VON) 8:00 p.m. Interview with Permanent Secretary, MOF NIA, Director Social Security “Individual Financial Choices, National Consequences”</li> </ul>	<p><b>25</b></p>	<p><b>26</b></p> <ul style="list-style-type: none"> <li>Community Meeting 7:30 p.m. on personal financial management facilitated by commercial and development banks, Insurance companies, Social Security, ECCB, ECSE, ECIB, ECHMB,ECSRC</li> </ul>	<p><b>27</b></p> <ul style="list-style-type: none"> <li><b>Winn FM Breakfast Show 8:00 p.m. Radio discussion by clergy and financial institutions officials “How couples can avoid financial pitfalls that can destroy their relationship”</b> <b>Discussants Dawn Heyliger</b></li> <li>Publication of the winning entry “OECS Essay Competition”</li> </ul>	<p><b>28</b></p>
<p><b>29</b></p>	<p><b>30</b></p> <ul style="list-style-type: none"> <li>“EC\$ Radio Quiz Competiton” 8.00 pm – 9.00 pm Small prizes – pens etc may be awarded to the winners</li> </ul>	<p><b>31</b></p> <ul style="list-style-type: none"> <li>Lets Talk (Von) 8:00 p.m “How couples can avoid financial pitfalls that can destroy their relationship. “</li> </ul>	<p><b>October 2006</b></p>		<p><b>Tuesday 7 November</b> Community Meeting 7:30 p.m. at St. Peters Community Centre on personal financial management facilitated by commercial and development banks, Insurance companies, Social Security, ECCB, ECSE, ECIB, ECHMB, ECSRC</p>	<p><b>Thursday 17 November</b> Community Meeting 7:30 p.m. at St. Paul’s Community Centre on personal financial management facilitated by commercial and development banks, Insurance companies, Social Security, ECCB, ECSE, ECIB, ECHMB, ECSRC</p>

## COMMUNITY MEETINGS ON PERSONAL MONEY MANAGEMENT

*Draft Sub-topics for presentation and discussion*

### Financial Institutions Representatives

1. Creating Your Financial Plan - *Understand Where You Are, Where You Want To Go, and Then Be Disciplined About Sticking To It.*
2. How To Avoid Financial Crisis And What To Do If You See It Looming
3. The Four Pillars of Retirement -social security, private pensions, personal savings and investments

### ECCB Representative

4. The Health of a Nation's Financial System Depends on the Ability of Its People to Effectively Manage Their Own Finances.