

Webster high schools participate in Budget Challenge

Student loan debt now exceeds \$1.5 trillion. Phishing schemes to steal your personal information to commit financial fraud are becoming more sophisticated and widespread. Today's young adults will also have to take responsibility for their own retirement, with the end of defined benefit pension plans and change in Social Security inevitable. While politicians debate the merits of various programs, the Webster Central School District has committed to prepare their students for this brave new financial world.

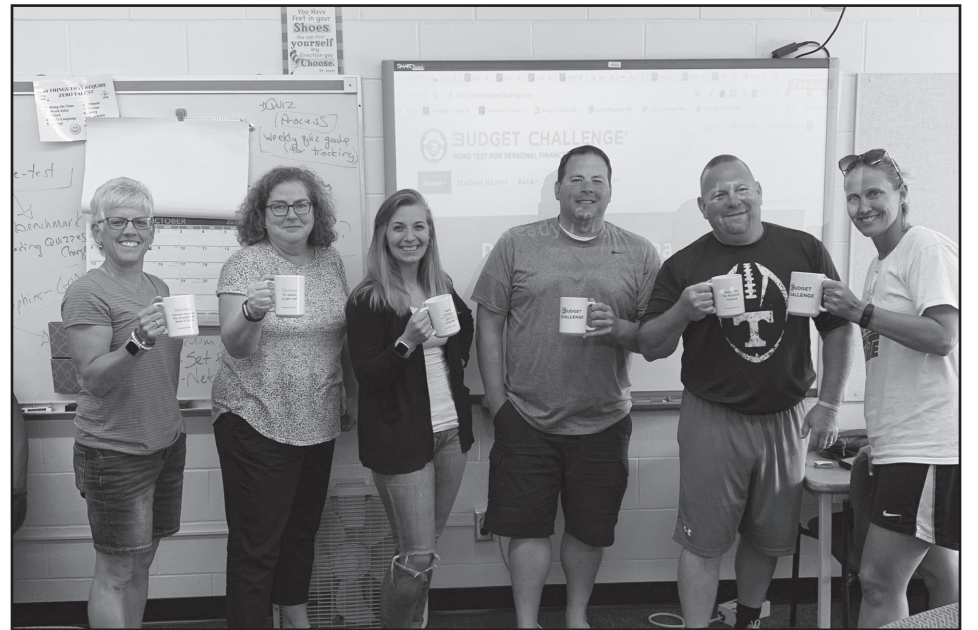
Students at Schroeder and Webster Thomas high schools participate in Budget Challenge as part of their Financial Literacy course. The class is required for graduation and ensures that every student exits Webster Central School District with the skills, knowledge, and practice to become a financially capable young adult.

So, what is Budget Challenge? It is a live, real-time on-line financial simulation where students manage their budget like that of a working adult, making important financial decisions and trying to accomplish key financial goals such as setting up an emergency fund, maximizing an employer 401(k) match, and paying down debt. Competitive scoring tracks performance while students attempt to earn trophies for accomplishing those key goals. Students "learn by doing", where they learn from their mistakes without the consequenc-

es of a poor credit score and costly fees. Budget Challenge has patented technology that sends simulated bills and reconciles payments, making it the only program where students actually practice managing finance like adults.

During the simulation, students create online accounts, select vendors for an apartment, banking, cell phone service, auto and renter's insurance, housing, utilities, and more. They receive a simulated paycheck, set aside some of their income into a 401K account as savings for retirement, and write e-checks to pay household bills. Budget Challenge helps instill financial behaviors needed in real life, like routine checking of bills and account status, managing cash flow, and balancing near-term and longer-term financial goals.

Trisha DeBacco is a teacher who has used Budget Challenge since 2015. She and her fellow teachers spent part of last summer learning about the improvements in the latest version of Budget Challenge the way their students learn; by doing. The teachers played the ten-week simulation as their students would and planned how to best implement it. Their commitment to the program has paid dividends; students at Webster Thomas and Schroeder High Schools perform among the best in the nation in Budget Challenge. Trisha notes, "My favorite part of the BC as a teacher is seeing the kids become



A team of teachers from Webster Central School District (left to right): Trisha DeBacco, Mary-Pat Guinane, Emily Phillips, Michael Stumpf, Scott Deuschle, and Meaghan Keil. Photo Submitted

immersed in the Challenge and having them ask such thoughtful questions. I also love the pride they have after successfully completing the Challenge. Hearing a student say, 'I earned six trophies, I never thought I would be able to do that,' or when they thank you for teaching them real life skills. It makes all the crazy lesson planning well worth the effort, then you know you have made a difference!"

As one of her students put it, "Before the challenge I knew next to nothing

about paying bills, being on a budget, and how to manage money. Now I know about all of those things and feel more confident about the real world and going off to college."

That is certainly the type of response Trisha and her fellow teachers Mary Pat Guinane, Meaghan Keil and Michael Stumpf at Schroeder, and Paula Abel, Scott Deuschle, Jeannine Nowak, Jeannine Perrin and Emily Phillips at Webster Thomas want to hear.

WAA President Tom Bellucco stepping down after 20+ years of volunteer service with organization

WAA President Tom Bellucco recently announced that he is stepping down as president of Webster Athletic Association (WAA) Baseball after serving in that role for the past 11 years. Bellucco, who has been a volunteer in some capacity with WAA for the last 20+ years, is moving to South Carolina with his wife Jill Bellucco. WAA Vice President Alan Dungy has taken over the role of WAA president.

"When my children first entered WAA, I would see Tom everywhere, helping concessions, assisting umpires, prepping fields, and countless

other tasks. His 'hands-on' work ethic created an atmosphere where volunteers were compelled to help," said WAA President Alan Dungy.

"Through his leadership, we created a Top Notch Little League Program, and created a Highly Regarded Webster Wolves Travel Baseball Program. His motto was always 'baseball for everyone' and it has been a pleasure helping him build a program that is exactly that. As his successor, filling his shoes is not possible, but I know that we can sustain what he created by utilizing the hundreds of volunteers who love and

support our program," added Dungy.

Bellucco's work has given the WAA organization the foundation to be successful for many years to come.

"Tom Bellucco has done great things for WAA Baseball. His most prominent attribute was always standing strong for what was best for WAA and its players. When he took a position on an issue, he would not waiver until the issue was settled in favor of WAA," said former WAA President Bob Dayton.

"A significant accomplishment for Tom as WAA President was cultivating the Webster Wolves Travel Baseball

program. The Wolves are now one of the best travel programs in the Rochester area. In addition, he was a strong supporter of the Miracle Field of Greater Rochester located at Ridge Park here in Webster. This is the current home field for our WAA Challenger Baseball League, which has six teams of players from all around the Rochester region," added Dayton.

Tom and Jill will be greatly missed, but WAA wishes them well as they begin a new chapter of their lives in South Carolina.

Helming, Manktelow call on federal government for direct assistance

Senator Pam Helming and Assemblyman Brian Manktelow recently called on the federal government to take immediate action and assist the homeowners, small businesses, and communities along the Lake Ontario shoreline. Wayne County has already declared a State of Emergency due to expected flooding.

Since the implementation of Plan 2014, there have been record high lake levels and devastating flooding. With the inconsistent actions of the International Joint Commission (IJC) and the continued high water levels, many communities are anticipating further flooding and damage to personal property, businesses, and the environment. Outflows are currently well under what they need to be to avoid flooding and in

spite of this, there is no decisive action from the federal government and the International Joint Commission.

"The International Joint Commission has not fulfilled its obligation to manage Lake Ontario water levels. With rising levels and no meaningful action, it is a question of when our communities will flood, not if they will flood. The federal government and the International Joint Commission created this problem with the passage of Plan 2014. They forced this through and ignored the concerns of local residents and leaders. Now, despite this, they continue to refuse to repeal the Plan or help pick up the pieces from the disaster they created. We need direct assistance and resources. This disaster has already cost small businesses, homeowners, local towns/

villages and the State of New York hundreds of millions of dollars in direct damages. The homeowners and small businesses need a commitment from their federal government that this plan will be repealed. It is time to demand real action," said Senator Pam Helming.

"Plan 2014 has to be repealed, or at least amended to reflect the IJC's responsibility for the flooding that is bound to keep happening year in and year out," Assemblyman Manktelow said. "The federal government must step in with resources for homeowners and businesses who have already lost so much. For many of these residents, these are their primary homes and they literally have nowhere else to go. There must be direct assistance and resources, especially for those who are at the

mercy of the high water that has been brought on by Plan 2014 and the IJC's inability to manage it," said Assemblyman Manktelow.

In January of this year, Senator Helming contacted Governor Cuomo to request that he use every resource available to increase outflows and push back the shipping schedule to allow more time to stabilize lake levels. Currently, Senator Helming and Assemblyman Manktelow are supporting New York's efforts to sue the IJC and hold it accountable for the impact of Plan 2014 on local communities.

As always, Senator Helming and Assemblyman Manktelow are continuing to remind grant applicants who have already applied for funding to return all necessary paperwork.