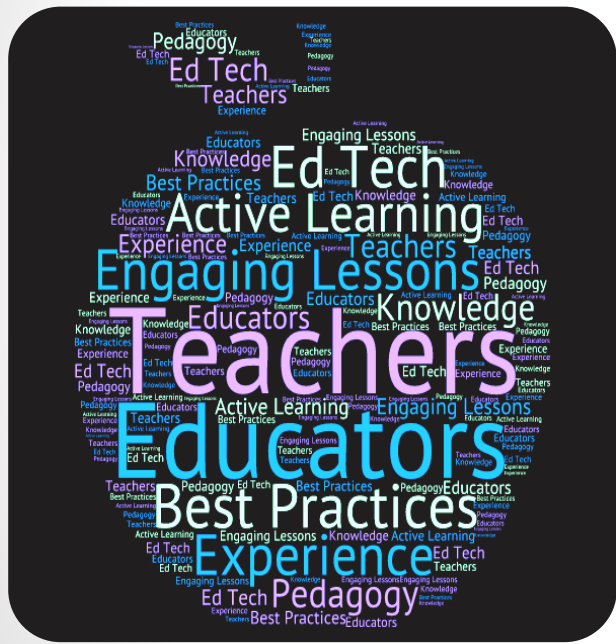


A MAKING CENTS PA CURRICULUM DEEP DIVE WEBINAR

TAKE CHARGE TODAY

FEBRUARY 10, 2020 | 3PM and 7PM

Welcome Pennsylvania Educators!



Lisa Bender, M.Ed., NCBT
TCT Education
& Marketing Specialist



TAKE CHARGE TODAY CURRICULUM
www.takecharge.today.arizona.edu

Take Charge Today Staff

TCT National Master Educator Team



Tiffany Kiramidjian
TCT Project Manager



Robin Palmer
Mesa, AZ



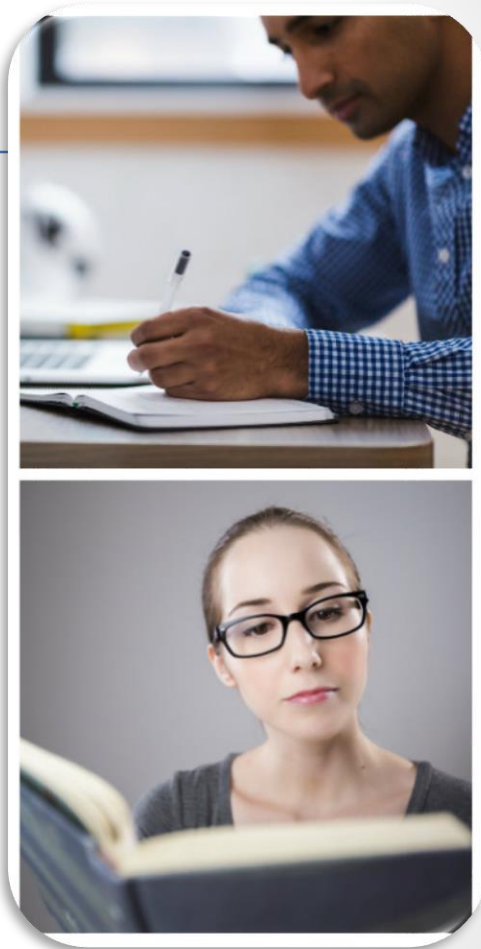
Shenita Moore
Elizabeth City, NC



Sheila Martinez
Scottsdale, AZ

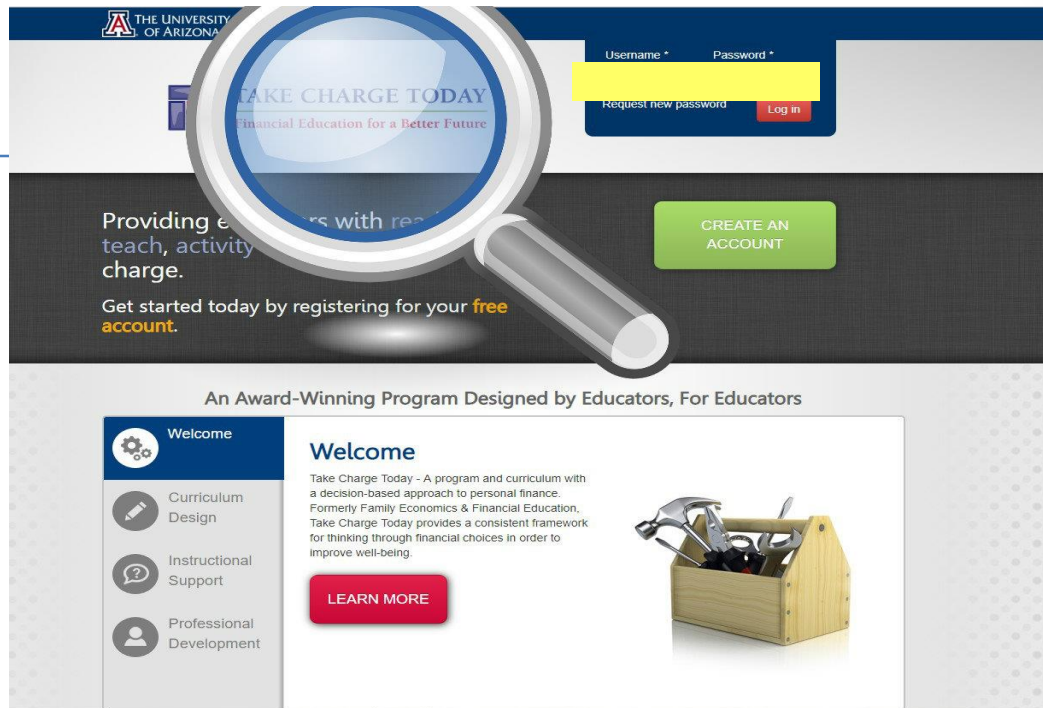
Today's Webinar Goals:

- **Make a new TCT teacher user account (or log into your existing account)**
- **Examine the anatomy of a lesson plan**
- **Dive deeper into the TCT website via a lesson on banking**
- **Q&A stops along the way**
- **Future TCT events just for you!**



TCT

Homepage



THE UNIVERSITY OF ARIZONA

TAKE CHARGE TODAY
Financial Education for a Better Future

Username * Password *
Request new password Log in

Providing e... with rea...
teach, activity
charge.

Get started today by registering for your **free account.**

CREATE AN ACCOUNT

An Award-Winning Program Designed by Educators, For Educators


Welcome

- Curriculum Design
- Instructional Support
- Professional Development

Welcome

Take Charge Today - A program and curriculum with a decision-based approach to personal finance. Formerly Family Economics & Financial Education. Take Charge Today provides a consistent framework for thinking through financial choices in order to improve well-being.

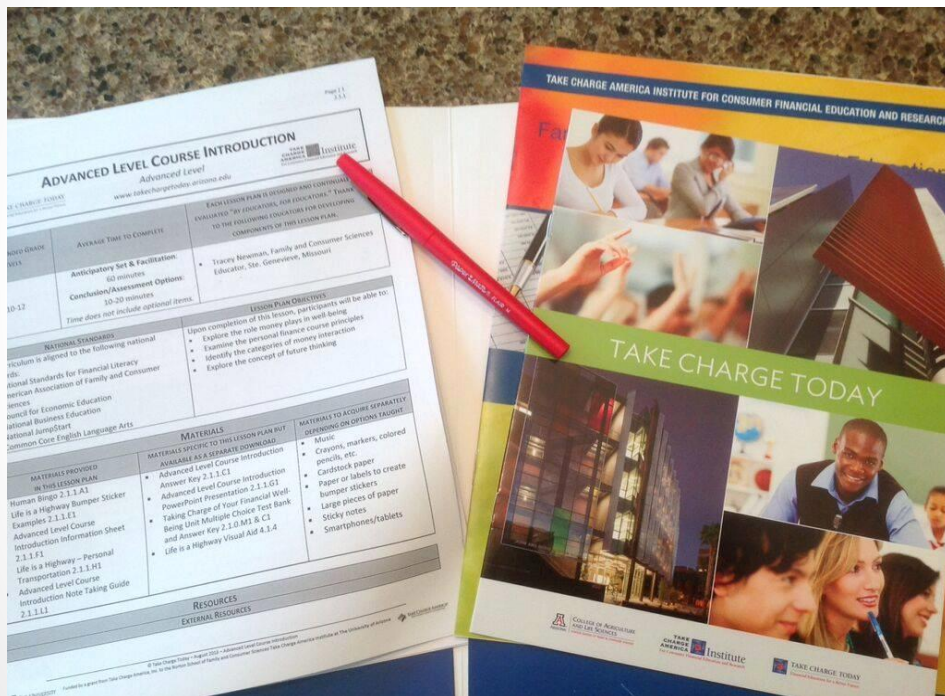
LEARN MORE



TAKE CHARGE TODAY CURRICULUM

www.takecharge.today.arizona.edu

Invitation to Make a New TCT User Account



For anyone who does **NOT** have an existing Take Charge Today user account:

We will provide you guidance near the end of this webinar and approve your new account in real time, right away!

Fraud of the Month

Scammers are becoming really good at creating fake concert tickets. Don't get fooled by one!

[More](#)



Search free

LESSON PLANS



Browse the

FORUM



View the Curriculum

SUPPORT PAGE

News & Updated Resources

Fall 2015 TC Today Newsletter Now Available!
New introductory curriculum, National Master Educator Happenings and a Consumer Jungle Contest!

We are excited to announce the new 2015 Master Educator Team!
Read their bios to find out more about these amazing educators!

Take Charge Now Newsletter Available - January
Experian and APLUS team up to explore the potential link between credit score awareness and credit behavior.

Updated Course Resources
New Advanced Level course guides! New Active Learning Tools! New lesson plans!

FEFE: New Lessons and a New Name
Program Name: July 29, Curriculum: August 5th, 2013

[View all news >>](#)

Upcoming Events

Jun 22 Training at the Federal Reserve Bank of St. Louis
Econ Lowdown and TCT featured

Jun 30 West Virginia Finance University
West Virginia Personal Finance teachers welcome!

Jul 12 North Carolina CTE Summer Conference
TCT will once again be giving several presentations at this event for NC...

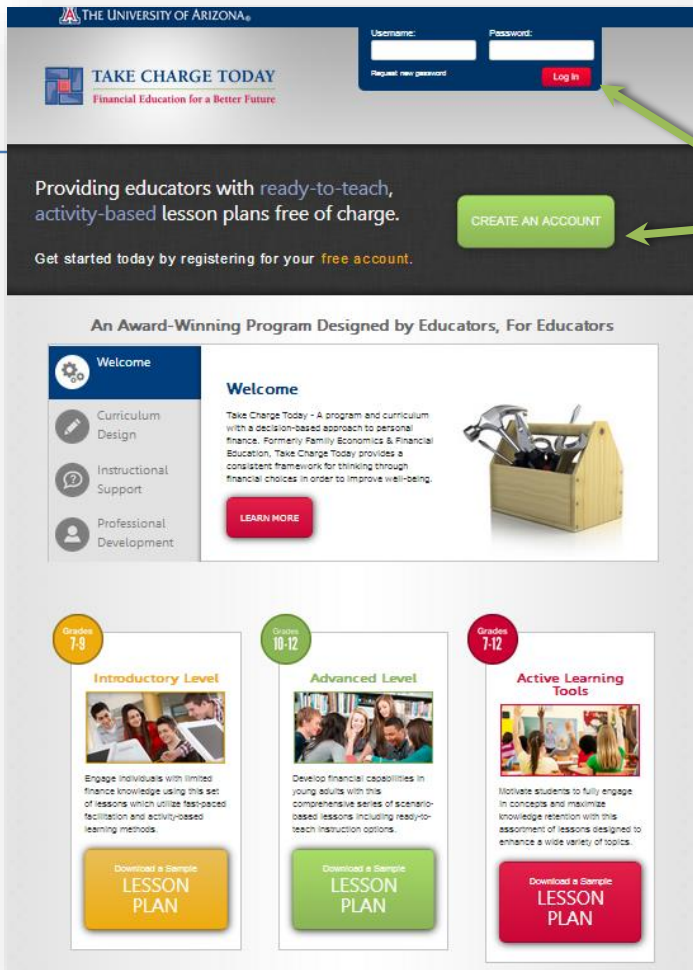
Jul 16 ACTE AZ Summer Conference
TCT will be exhibiting as this event is right in our backyard!

[View Calendar >>](#)

Every lesson plan is available for download **free** of charge!

PLEASE do NOT post full lessons & answer keys to your teacher webpage or Wiki

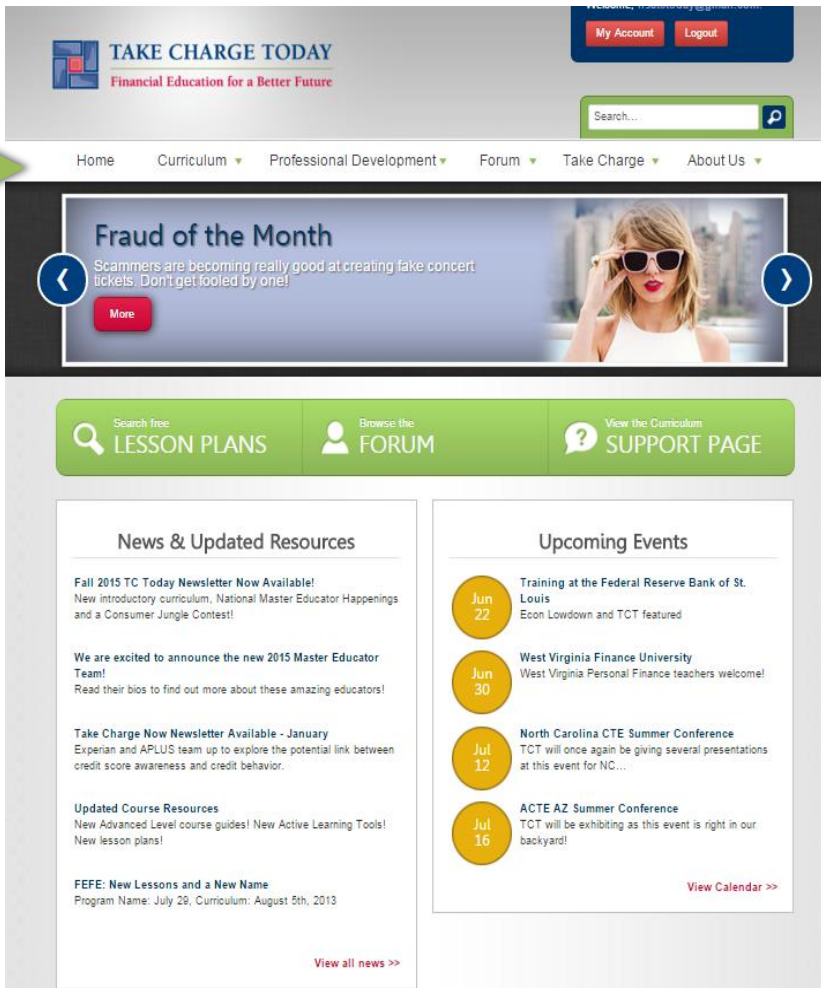
We want to be sure to keep students from surfing the Web just to find answers



The screenshot shows the 'Take Charge Today' website interface. At the top, there is a navigation bar with the university logo and the text 'TAKE CHARGE TODAY Financial Education for a Better Future'. Below this is a login section with fields for 'Username:' and 'Password:', a 'Request new password' link, and a red 'Log In' button. A green arrow points from the 'Log In' button to a red-bordered box on the right. Below the login section is a dark grey banner with the text 'Providing educators with ready-to-teach, activity-based lesson plans free of charge.' and a green 'CREATE AN ACCOUNT' button. Another green arrow points from this button to the same red-bordered box. Below the banner is a section titled 'An Award-Winning Program Designed by Educators, For Educators' with a 'Welcome' message and a 'LEARN MORE' button. At the bottom, there are three lesson plan download options for different grade levels: 'Introductory Level' (Grades 7-9), 'Advanced Level' (Grades 10-12), and 'Active Learning Tools' (Grades 7-12). Each option includes a description and a 'Download a Sample LESSON PLAN' button.

You must be logged in to download lesson plans

Notice the TCT
menu tabs



TAKE CHARGE TODAY
Financial Education for a Better Future

My Account Logout

Search...

Home Curriculum Professional Development Forum Take Charge About Us

Fraud of the Month

Scammers are becoming really good at creating fake concert tickets. Don't get fooled by one!

More

Search free LESSON PLANS Browse the FORUM View the Curriculum SUPPORT PAGE

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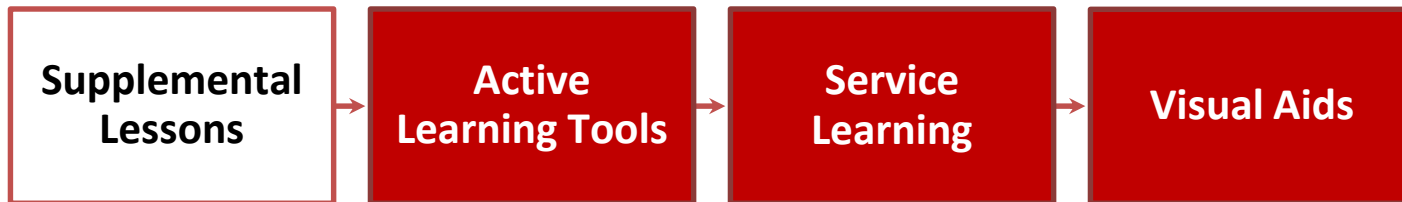
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Jul 16 ACTE AZ Summer Conference
TCT will be exhibiting as this event is right in our backyard!

[View Calendar >>](#)

Lesson Plans For a Variety of Age Levels and Purposes



Every lesson plan is FREE & available for download. You must have an account and be logged in to gain access to lesson plans, answer keys, etc...

Curriculum Themes

You are responsible for yourself

Your present self impacts your future self

You are better off in a community than by yourself

Investing helps you cope with risk and uncertainty

TCT Curriculum Strands

**Themed Units – Multiple Lessons
in Each Unit**

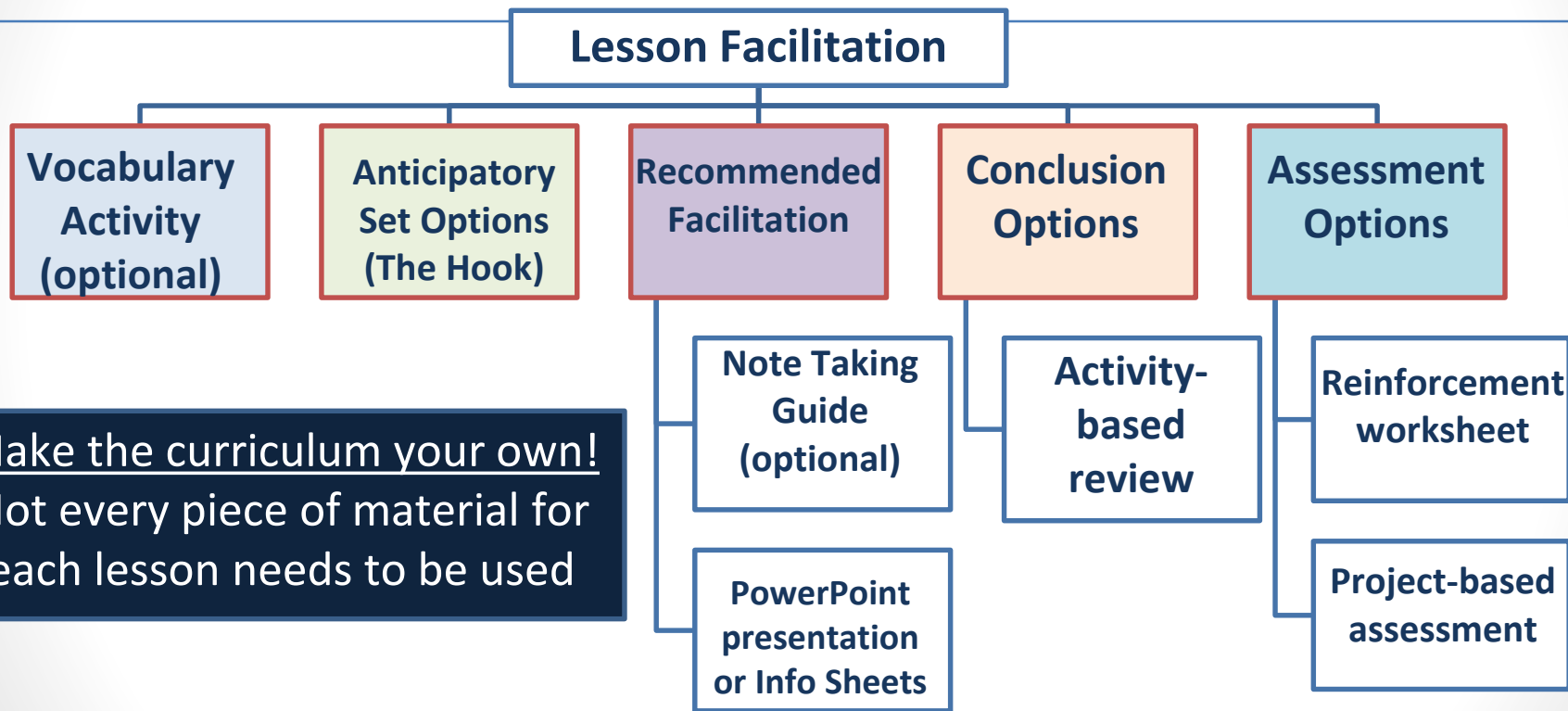


***Additionally, the Active Learning Tools (ALT) section on our website is separate from the themed lesson plans that are concentrated into unit titles you see above.**

***You the teacher can implement any ALT into any TCT lesson plan**

***ALTs are fluid and can be easily modified to fit your teaching needs**

Content Lessons **Ready-to-Teach Design**



Make the curriculum your own!
Not every piece of material for each lesson needs to be used

Poll Question

**Have you ever used the Take Charge
Today Curriculum before?**

Yes or No

Please type your answer in the Chat Box



TAKE CHARGE TODAY

Financial Education for a Better Future

Username *

Password *

[Request new password](#)

[Log in](#)

Deep Dive into a Take Charge Today Lesson Plan

Providing educators with ready-to-teach, activity-based lesson plans free of charge.

Get started today by registering for your **free account**.

[CREATE AN ACCOUNT](#)

An Award-Winning Program Designed by Educators, For Educators



Welcome



Curriculum Design



Instructional Support



Professional Development

Welcome

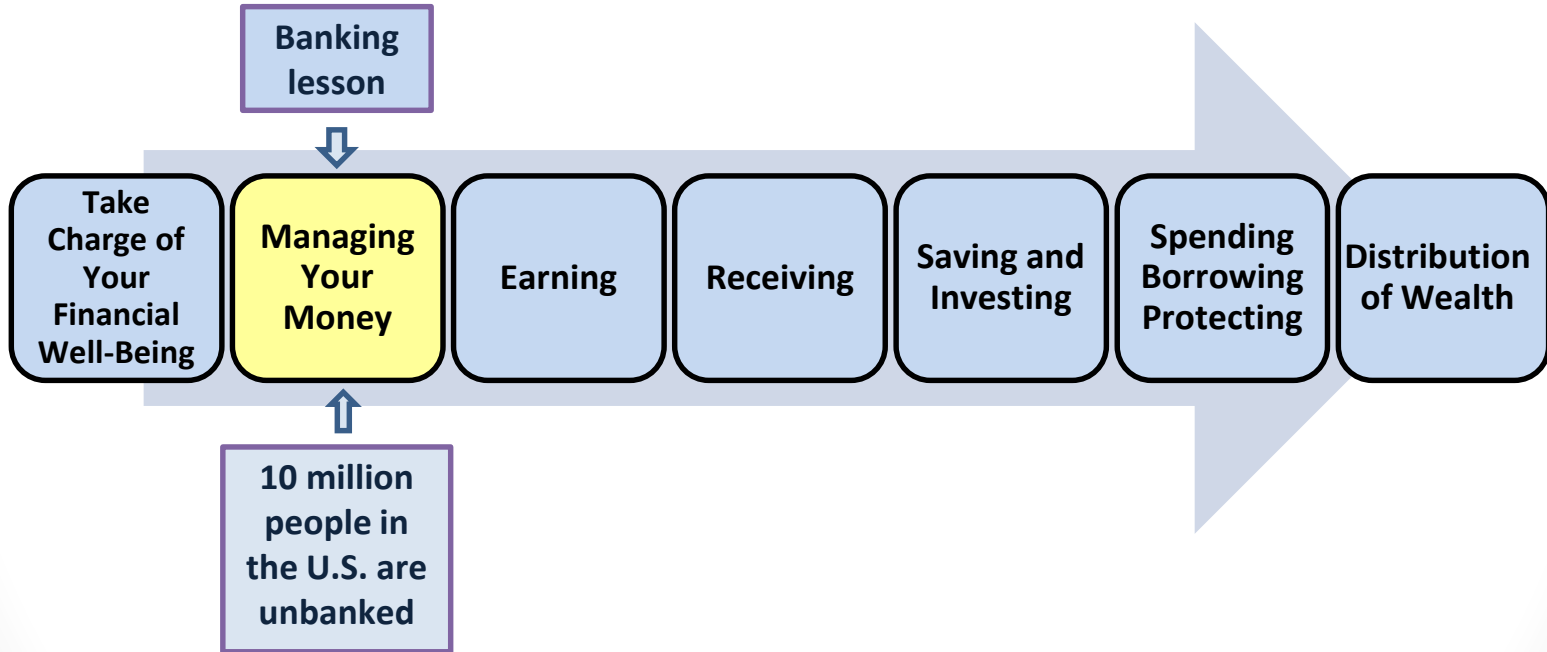
Take Charge Today - A program and curriculum with a decision-based approach to personal finance. Formerly Family Economics & Financial Education, Take Charge Today provides a consistent framework for thinking through financial choices in order to improve well-being.

[LEARN MORE](#)



Curriculum Units

Intro to Depository Institutions Lesson from Managing Your Money Unit



TCT Lesson Facilitation

1-2 Vocabulary Options

1-2 Anticipatory Set Options

1-2 Recommended Lesson Facilitation Options

1-2 Conclusion Options

1-2 Assessment Options

Worksheets

Games

PowerPoints

Reinforcement Worksheets

Multiple Choice Tests

Apps

Videos

Information Sheets

Technology Integration

Performance Assessments

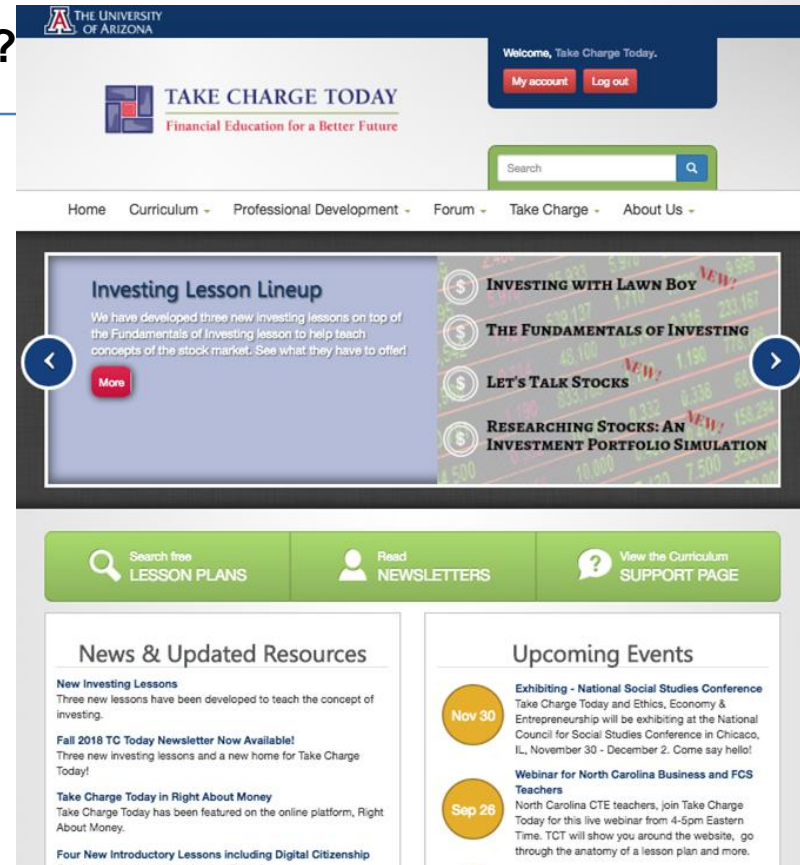
Active Learning Tools

Note Taking Guides

Real World Tasks

How can I find this lesson on the TCT website?

- Be sure you're logged in to your user account.
- Click **“Search free lesson plans”**
- Scroll to **“Browse curriculum topics”**, which displays our themed units.
- Click **“Managing Your Money”** unit
- Drop down menu will reveal the 12 different lessons currently available.
- Choose **“Introduction to Depository Institutions”**.



The screenshot shows the Take Charge Today website interface. At the top, there is a navigation bar with the university logo, a search bar, and a user account section with 'My account' and 'Log out' buttons. Below the navigation bar, there are menu items: Home, Curriculum, Professional Development, Forum, Take Charge, and About Us. The main content area features a carousel of lesson topics, including 'Investing Lesson Lineup', 'Investing with Lawn Boy', 'The Fundamentals of Investing', 'Let's Talk Stocks', and 'Researching Stocks: An Investment Portfolio Simulation'. Below the carousel, there are three green buttons: 'Search free LESSON PLANS', 'Read NEWSLETTERS', and 'View the Curriculum SUPPORT PAGE'. The bottom section is divided into two columns: 'News & Updated Resources' and 'Upcoming Events'. The 'News & Updated Resources' column lists several updates, including new investing lessons, the availability of the 2018 newsletter, and new introductory lessons. The 'Upcoming Events' column lists an exhibition at the National Social Studies Conference on November 30 and a webinar for North Carolina Business and FCS Teachers on September 26.

Things to Notice:

- Grade Level
- Estimated minutes to complete
- Lesson summary
- Lesson objectives
- Download link for materials

CURRICULUM SUPPORT

NEWSLETTERS

Grades:
10-12

Introduction to Depository Institutions

120-140
minutes

Lesson Plan Summary

Participants begin the lesson by watching part of the Katrina's Classroom series to begin discussion regarding the benefits of depository institutions. During the facilitation, participants help Josie choose a depository institution to help her manage her money when she goes to college next year. This can be facilitated with the information sheet or PowerPoint presentation. To conclude the lesson, participants play Financial Facts Feud or write an advertisement for a depository institution. Participants apply what they have learned by researching a real depository institution and explaining whether or not they would become a customer of that depository institution.

[Lesson Objectives](#)

Download Lesson Materials

Lesson Materials

[Introduction to Depository Institutions Answer Key](#)

[Introduction to Depository Institutions Lesson Plan and Information Sheet](#)

[Introduction to Depository Institutions PowerPoint with Josie Throughout Facilitation](#)

[Introduction to Depository Institutions PowerPoint with Optional Josie at End](#)

[Introduction to Depository Institutions Student Workbook pages](#)

[Managing Your Money Unit Test Bank and Answer Key](#)

[Download All Materials](#)

View my Download History

Discuss in the Forum

Related videos in our Video Library

Lesson Materials Links:

- Answer key
- Written instructions
- Information sheet
- PowerPoint
- Student workbook (digital access to interactive pdfs)
- Unit test bank with Answer key
- Download all materials tab
- View download history
- Browse Forum tab
- Video Library tab

Written “By Teachers, for Teachers”

What’s helpful to read on the first page of any TCT lesson plan?

- Top 1/3 of lesson plan shows . . .
- Middle 1/3 of lesson plan shows . . .
- Bottom 1/3 of lesson plan shows . . .

INTRODUCTION TO DEPOSITORY INSTITUTIONS
Advanced Level
 www.takechargetoday.arizona.edu

 TAKE CHARGE TODAY
Financial Education for a Better Future
 TAKE CHARGE AMERICA Institute
For Consumer Financial Education and Research

RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED “BY EDUCATORS, FOR EDUCATORS.” THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.
10-12	Anticipatory Set & Facilitation: 100-105 minutes Conclusion/Assessment Options: 15-60 minutes <i>Time does not include optional items.</i>	<ul style="list-style-type: none"> Tracey Newman, Family and Consumer Sciences Educator, Ste. Genevieve, Missouri Amy Broekhuizen, Family and Consumer Sciences Educator, Kentwood, Michigan Kathie Beck, Family and Consumer Sciences Educator, Holland, Michigan

NATIONAL STANDARDS	LESSON PLAN OBJECTIVES
The curriculum is aligned to the following national standards: <ul style="list-style-type: none"> National Standards for Financial Literacy American Association of Family and Consumer Sciences Council for Economic Education National Business Education National JumpStart Common Core English Language Arts 	Upon completion of this lesson, participants will be able to: <ul style="list-style-type: none"> Analyze the benefits of using a depository institution Research services offered by different depository institutions Summarize factors to consider when choosing a depository institution

MATERIALS		
MATERIALS PROVIDED IN THIS LESSON PLAN	MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE IN A SEPARATE DOWNLOAD	MATERIALS TO ACQUIRE SEPARATELY DEPENDING ON OPTIONS TAUGHT
<ul style="list-style-type: none"> Alike but Different 2.2.1.A1 Agree or Disagree? 2.2.1.A2 Josie’s Depository Institution Comparison Chart 2.2.1.A3 Help Josie Choose a Depository Institution 2.2.1.A4 What Do You Know About Depository Institutions? 2.2.1.A5 Depository Institution Research 2.2.1.A6 Depository Institution Advertisement 2.2.1.B1 Depository Institution Research Rubric 2.2.1.B2 Introduction to Depository Institutions Vocabulary List 2.2.1.E1 	<ul style="list-style-type: none"> Introduction to Depository Institutions Answer Key 2.2.1.C1 Introduction to Depository Institutions PowerPoint Presentation 2.2.1.G1 Introduction to Depository Institutions PowerPoint Presentation 2.2.1.G2 Managing Your Money Unit Multiple Choice Test Bank and Answer Key 2.2.0.M1 & C1 	<ul style="list-style-type: none"> Computer access and/or Internet access Large pieces of paper (1 per 2-5 participants) Colored paper Crayons, colored pencils, markers, etc.

Material List Continued on Page 2

What can I typically find on page 2 of a TCT lesson plan?

- Resources
 - External
 - Internal TCT
 - Similar lessons
- Content connections
 - Additional items if provided
- Start of the Lesson Facilitation section
 - Divided into the 5 parts of a TCT lesson

RESOURCES	
EXTERNAL RESOURCES	
<p>External resources referenced in this lesson plan:</p> <ul style="list-style-type: none"> ▪ Katrina's Classroom: Teaching Money Skills for Life: https://www.frbatlanta.org/education/katrinas-classroom/lesson2.aspx ▪ The Fed Explains Regional Banks video https://www.frbatlanta.org/about/fed-explained/2013/regional-banks.aspx ▪ Find A Better Bank: www.findabetterbank.com ▪ "Elderly Man Accidentally Gives Life Savings to Goodwill" article: http://abcnews.go.com/blogs/headlines/2011/11/elderly-man-accidentally-gives-life-savings-to-goodwill/ ▪ Consumer Jungle student-oriented website: www.consumerjungle.org 	
TAKE CHARGE TODAY RESOURCES	
<p>Similar lesson plan at a different level:</p> <ul style="list-style-type: none"> ▪ Depository Institution Discovery 1.2.1 ▪ Electronic Banking Bonanza 1.2.2 ▪ Checking Account and Debit Card Simulation 1.2.3 	<p>Optional lesson plan resources:</p> <ul style="list-style-type: none"> ▪ Technology Integration Options Active Learning Tool 3.0.50 ▪ Financial Facts Feud Active Learning Tool 3.0.19 ▪ Tablets Applications for the Personal Finance Classroom Active Learning Tool 3.0.52

CONTENT	
EDUCATOR MATERIALS	PARTICIPANT READING
<ul style="list-style-type: none"> ▪ Materials to support educators when preparing to teach this lesson plan are available on the Take Charge Today website. 	<ul style="list-style-type: none"> ▪ Introduction to Depository Institutions Information Sheet 2.2.1.F1

LESSON FACILITATION		
PREPARE	INSTRUCT	CUSTOMIZE
<i>Visual indicators to help prepare the lesson</i>	<i>Instructions to conduct the lesson facilitation</i>	<i>Potential modifications to lesson facilitation</i>
VOCABULARY ACTIVITY		
<p><u>Alike but Different</u></p> <p>Approximate time: 10 minutes prior to instruction and 15 minutes at the end</p> <p>Materials to prepare:</p> <ul style="list-style-type: none"> ▪ 1 <i>Alike but Different</i> 2.2.1.A1 per participant <p>Before instruction:</p> <ol style="list-style-type: none"> 1. Provide each participant with <i>Alike but Different</i> 2.2.1.A1. 		

“By teachers, for Teachers” means all lesson plans include talking points for each PowerPoint slide

Introduction to Depository Institutions

Advanced Level

Vocabulary Activity for “Introduction to Depository Institutions”

- There are 13 suggested vocabulary terms your students should get to know
- Use the *Alike but Different worksheet* (found in the written lesson plan)
- This gets students thinking about banking institutions and the services/products they offer

Circle back after you have taught students the banking content to have them

finish

the *Alike but Different worksheet*

OR even have

them Tweet something they learned



Anticipatory Set Options

“The Hook”


- **Two options**
 - *Agree or Disagree worksheet (similar to the Vocab activity)*
 - **Show Katrina’s Classroom video(s) produced by Atlanta Federal Reserve Bank**



Recommended Content Facilitation

RECOMMENDED FACILITATION
 There are two facilitation options provided for this lesson:
 1. Option one: PowerPoint Presentation With Josie Throughout
 2. Option two: PowerPoint Presentation with Josie at the End

Option 1: PowerPoint Presentation with Josie Throughout


 **Approximate time:** 90 minutes
Materials to prepare:

- Introduction to Depository Institutions PowerPoint Presentation 2.2.1.G1
- 1 Josie's Depository Institution Comparison Chart 2.2.1.A3 per participant
- 1 set of Help Josie Choose a Depository Institution Scavenger Hunt Cards 2.2.1.H1

1. Split participants into groups of 2-5 to conduct group discussion and brainstorming throughout the lesson.
2. Present the Introduction to Depository Institutions PowerPoint Presentation 2.2.1.G1.

Part 1: What is a Depository Institution?
 3. Slide 1: Introduction
 4. Slide 2: What is a Depository Institution?

- a. The term depository institution may be unfamiliar, but they have probably heard of a bank. A bank is a type of depository institution.
- b. Ask participants to name one depository institution in their community.

 Write the names of the depository institutions in your community on the card and read them aloud during the facilitation.

The Introduction to Depository Institutions Note Taking Guide 2.2.1.L1 is provided but not included as part of the recommended facilitation instructions or approximate time.

5. Slide 3: Meet Josie
 - a. Describe Josie and explain that she is looking for a depository institution to keep her money safe and pay her bills when she starts college next year.
6. Slide 4: Help Josie manage her money by choosing a depository institution
 - a. Hand one Josie's Depository Institution Comparison Chart 2.2.1.A3 to each participant.
 - b. Josie has found two depository institutions with branches in her

Typical sources of content from TCT:

- PowerPoint
- Information Sheet
 - Both contain same content details


Students complete **Note Taking Guides (NTG)**

Various content delivery methods:

- Teacher lectures through PowerPoint
- Students access electronically via student notebook that teacher uploads on a learning management system (LMS)
- Work in pairs/small groups to complete NTGs

What does a TCT Note Taking Guide Look Like?

We use graphics on the NTGs to help guide students through a lecture or accessing the PowerPoint electronically

 TAKE CHARGE TODAY Financial Education for a Better Future		Page 20 2.2.11.1						
Introduction to Depository Institutions Note Taking Guide								
<table border="1"> <tr> <td>Total Points Earned</td> <td></td> </tr> <tr> <td>Total Points Possible</td> <td></td> </tr> <tr> <td>Percentage</td> <td></td> </tr> </table>	Total Points Earned		Total Points Possible		Percentage		Name _____ Date _____ Class _____	
Total Points Earned								
Total Points Possible								
Percentage								
Directions: Use the prompts provided to help you take notes during the lesson.								
What is a depository institution?								
Types of depository institutions	What are two characteristics of a <u>commercial bank</u> ? 1. _____ 2. _____	What are two characteristics of a <u>credit union</u> ? 1. _____ 2. _____						
Location	How does location play a factor in choosing a depository institution?							
Insurance	What does depository institution insurance cover?							
Services	A person may earn or be charged interest from depository institution services. <ul style="list-style-type: none"> ▪ What is <u>interest</u>? ▪ What is an <u>interest rate</u>? 							
	Savings tools are accounts that help you manage your money. The two most common accounts are checking accounts and savings accounts: <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> ↓ What is a checking account? </div> <div style="text-align: center;"> ↓ What is a savings account? </div> </div>							

The same NTGs can be used when students learn content from the Information Sheet

Josie Case Study

You can use the
PowerPoint that
shares the Josie Case
Study throughout

OR

choose the
PowerPoint that
reveals Josie's case
study at the end

Meet Josie

Senior in high school

Has been accepted to a
university 3 hours from home

Making important decisions
about her future, especially
regarding money

Looking for a safe place to
store her money and pay her
bills while at college

Cooperative learning
activity included in
Option 2



Conclusion Options

You have two options in this lesson:

- **Financial Facts Feud** 

- Just like the game show, students will play this game in teams to review content
- Directions for game play are provided in the lesson plan

- **Depository Institution Advertisement** 

- Students create either a billboard or a radio spot that provides evidence of learning
- Rubric is provided in the lesson to grade this assignment

Financial Facts Feud for
Introduction to
Depository Institutions
Lesson Plan 2.2.1



TAKE CHARGE
Financial Education for

TAKE CHARGE
AMERICA Institute
for Consumer Financial Education and Literacy



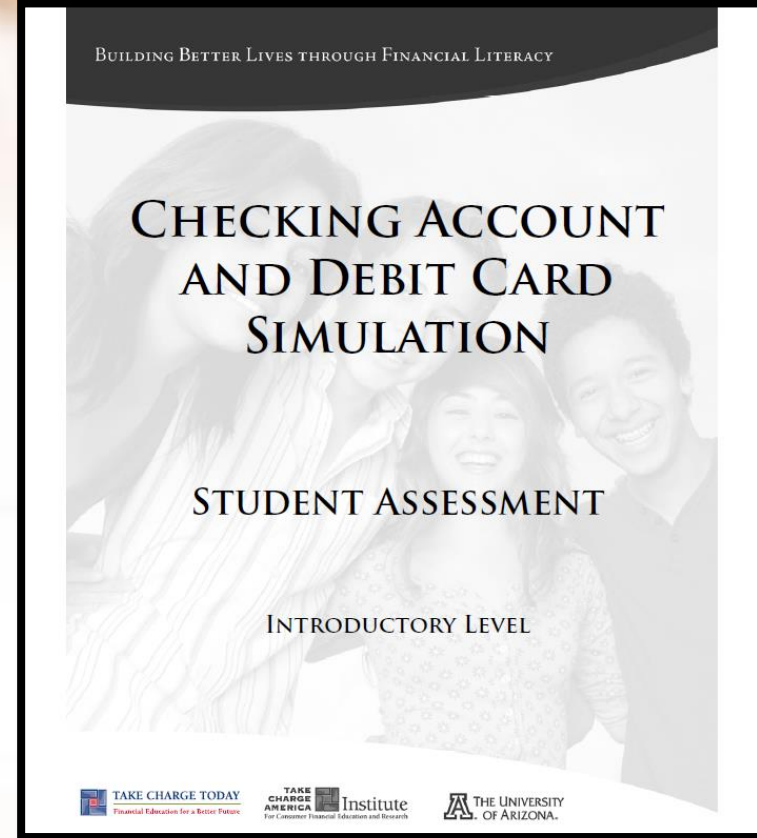
Three Assessment Options



- **Reinforcement worksheet**
 - Questions are phrased in variety of ways:
 - Matching
 - Multiple Choice
 - Brief response/Short answer
 - Other
- **Multiple Choice Test** (see Unit test)
- **Real-World Task: Researching Depository Institutions**
 - Visit, call, email or visit the website of a depository institution to collect details for worksheet
 - Write a short essay
 - Lesson includes scoring rubric

Hands-On Practice

- Strengthen students' knowledge of the electronic banking industry
- Give them practice recording transactions



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Technology
Simulations for the
classroom**



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attending
today!**



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for our next
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Pennsylvania
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- **National Conferences**
- **State Conferences**
- **Video Library of Experts**
- **Lesson Plan Videos**
- **Social Media Posts on Facebook & Twitter**

Active Learning Tools

Separate section of TCT website

- **Introductory Activities**
- **Reinforcement Activities**
- **Board Games**
- **Reading & Writing**
- **Movies & Video Clips**
- **Educational Technology including music, Apps, Internet games, EdTech tools**

Social Media Posts

Take Charge Today staff scan the headlines to keep you abreast of trending stories about “FinLit” topics that can help you in the classroom.

We post **current news articles** from thought leaders in financial education

We share news of **conferences & grants** & all things teaching related



- Large 3-Ring binder, if you like keeping one (1) print copy of all worksheets, etc.
- Identify a dedicated space for keeping supplies for various lessons from year to year
- Plastic 3-Drawer Rolling Cart (not required but nice to have on hand)
- Cheap tabletop laminator and sheets (again, not required, but valuable for saving many supplies for future use)
- Colored card stock paper will be put to good use
- Set(s) of dice OR Dice App downloaded to a tablet or phone
- Ask family, friends & colleagues for old **Jenga** Games & start collecting



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THE UNIVERSITY OF ARIZONA

Center for the
Philosophy of Freedom



Final questions?



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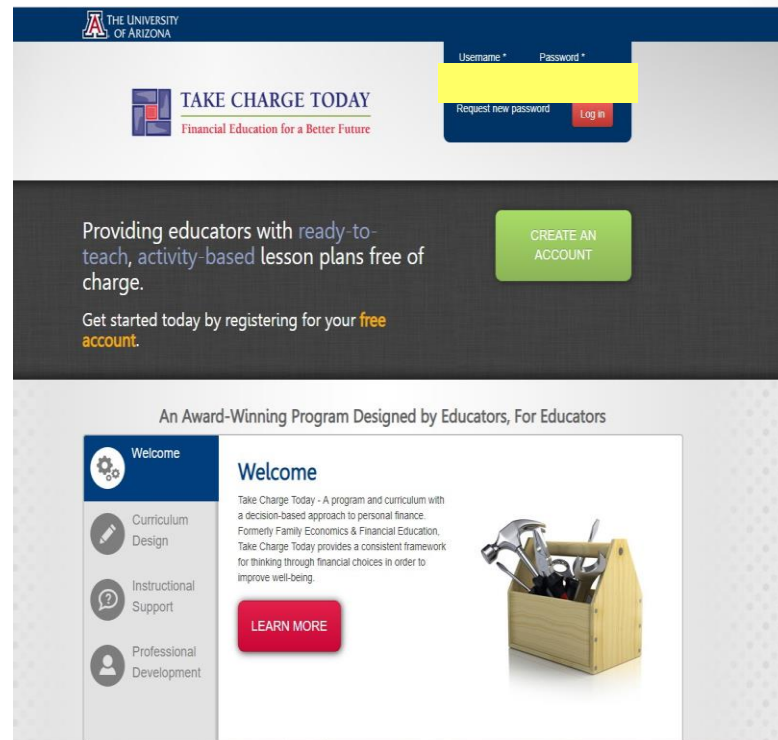
www.takecharge.today.arizona.edu

- Go to TCT's homepage, then  1) Either log in to your existing account

OR

- 2) Click the box that says "Create an Account"

** Lisa will stay "live" on the Webinar for 15 minutes and approve any new accounts right away, in real time.*



The screenshot shows the homepage of the Take Charge Today website. At the top, there is a navigation bar with the University of Arizona logo and the text "TAKE CHARGE TODAY Financial Education for a Better Future". Below this, there is a login section with fields for "Username *" and "Password *", a "Request new password" link, and a "Log in" button. A prominent green button labeled "CREATE AN ACCOUNT" is visible. The main content area features a dark background with the text "Providing educators with ready-to-teach, activity-based lesson plans free of charge." and "Get started today by registering for your free account." Below this, there is a section titled "An Award-Winning Program Designed by Educators, For Educators" which includes a "Welcome" message, a sidebar menu with options like "Curriculum Design", "Instructional Support", and "Professional Development", and a "LEARN MORE" button. An image of a wooden toolbox with tools is also present.



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@lisa_m_bender

Tweet #FinEd

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