



About John Mumma – December Teacher Spotlight

John Mumma currently teaches second grade at Harmony Elementary School in Bellingham, WA. He decided to become a teacher at the encouragement of his daughter's first grade teacher. He volunteered for small reading groups and ended up at Huxley and Woodring at the WWU campus finishing his degree. He has now been teaching for 22 years. He has a master's degree and is twice National Board for Professional Teacher Standards (NBPTS) certified.

He grew up in Bellingham with parents and eight sisters. He now has his own family: a wife and two daughters. John has an early memory of watching his father pay bills with checks when he was around 5 years old. This was the start for John to save money to buy a clock radio at Pay-n-Save for \$18.00. His interest in saving was learned early, and then soon forgotten for the next 30 years.

His teaching of personal finance began about eleven years ago at a training course with Charlie Collier, Pamela Whalley, and Tracy Godat. He was introduced to the Financial Fitness for Life curriculum, classroom economies, and the encouragement to teach personal finance. He began to incorporate financial lessons in GLAD and FFFL. He says, "Every year I get more comfortable teaching about personal finance, but the teaching and learning approaches are constantly changing." He likes to teach personal finance now because children have an interest in money and most have some background with money. He thinks students have a unique interest in money and how money is handled. And any exposure into the concepts of spending, saving, donating, building credit, decision making, and investing are essential.

FEPPP Executive Director, Tracy Godat, sat down with John and asked him about his life and career. Here's what he had to say.

TG: What was it that got you interested in teaching?

JM: I started coaching when I was 11 which was my first exposure to teaching. I managed the warehouse at the Kingdome for many years while going to school. I was taking Econ classes and Urban planning. I was a single dad so it took me awhile to finish my degree. I volunteered at my daughter's 2nd grade class and a teacher who recommended I get a teaching certificate and that was 22 years ago.

TG: Why personal finance for second graders.

JM: The second graders are old enough to understand more about income and money that makes them interested in. When we start at the beginning of the school year, they don't understand the value of coins, but they have a curiosity about it and what to do with it without the worry adults have about money. My students who are 7 and 8 year olds are able to make decisions on spending, saving or donating.

TG: When did you start your journey with personal finance?

JM: I started with one of the first FEPPP teacher trainings in 2009 where I learned about Financial Fitness for Life. At that time, I learned a whole system about a classroom economy which involves students

applying for jobs in the classroom, contracts and so many other things. I have implemented parts of this into my classroom ever since then.

TG: How do the parents react to students learning about personal finance?

JM: I have had two financial literacy nights at my school. The parents love it and love that we are talking about it in class since it is often uncomfortable to talk about at home.

TG: Final thoughts for teachers starting the personal finance journey?

JM: My advice to new teachers is to start with the attitude that personal finance is important for everyone. Even if you add a little bit each year they will learn. The tools will help students for the rest of their life! I started with a simple curriculum of economics and grew it every year from there.