



BASED AT TOWSON UNIVERSITY

April 2023 Newsletter

Teaching Dollars and \$ense

Dear Friends,

This month, we celebrate Financial Education Month and reflect on its importance, its place in our schools and communities, and its transformational impact on students. Across the state, students are thriving in MCEE's personal finance-focused programs, and this month we will honor their accomplishments in competitions like the Stock Market Game™, the Investwrite essay competition, and the Personal Finance Challenge.

Watching these amazing students accomplish their goals and earn recognition for their knowledge in personal finance reminds us of why we do this work. Their growth buoys not only their futures, but the economy's as a whole as they move into adulthood and contribute.

And by us, I don't mean only MCEE. I also mean the passionate educators of all subjects across Maryland who make this classroom learning possible. We'll be welcoming them to the [MCEE Maryland Financial and Economic Educators Summit](#) on June 28 at the Hotel at Arundel Preserve! Read on for a look at the Summit and at how we'll spend the coming month celebrating, engaging and supporting Maryland students while reflecting on the irreplaceable impact of personal finance education.

Sincerely,
Julie Weaver
MCEE Executive Director

**Register Today for the MCEE Maryland Financial and
Economic Educators Summit**



Educators: registration is NOW open for our annual summit, coming up June 28! Featuring engaging workshops on how educators of *all* subjects can best incorporate personal finance learning into their teaching, the day-long event is a meaningful, educational and fun experience. Hear for yourself from educators who attended previous Summits, [here!](#)

This year, teachers will explore best-practices, connect with peers, and learn new concepts and approaches that enhance their lessons, whether the subject be math, english, social studies, science or music! In addition, the Mini-AP Econ Summit offers AP Economics teachers a full day of dedicated courses. Attendees receive a \$50 stipend as well as a swag bag. Participants registration fees are covered by MCEE. Join us!

[Learn more and register here](#)

Time to Celebrate Maryland's Students

On May 17, hundreds of students, families, and educators will convene at Towson University for the 2023 MCEE Student Achievement Awards! The celebration will honor students from across Maryland for their incredible accomplishments in MCEE's statewide personal finance and economics competitions, including the [Stock Market Game™](#), [Personal Finance Challenge](#), [Economics Challenge](#), [Investwrite Essay Competition](#), and the [Poster Contest](#).

Thanks to the growth of these programs, we look forward to honoring more students than ever before, and affirming our commitment to financial education as attendees are inspired by guest speakers, insights directly from students about what they have learned, and more. Check out a video recap of last year's awards event [here](#).

Winners Shine in Statewide Competitions

Student growth happens through powerful experiences and meaningful reflection. And over the last few weeks, Maryland students have been showing their best and earning recognition for their accomplishments.

In the statewide [Investwrite essay competition](#), students elaborated on their experience with the Stock Market Game™, where they learned by doing, investing in stocks and exploring concepts like interest, dividends, markets and bonds. Teams of students also demonstrated their knowledge in personal finance in the [Personal Finance Challenge](#) State Championship, featuring presentations and a jeopardy-style quiz-bowl question competition. And in the [Economics Challenge](#), teams competed in a 45-question competition covering microeconomics, macroeconomics, international and current events. Congratulations to this year's winners!

Personal Finance Challenge State Champions:

- Applications and Research Lab of Howard County Public Schools, featuring Dhishan Reddy, Archana Ponnada, Alex Brousseau, and David Liu.
- Thanks to this year's judges, including Sherrice Davis of M&T Bank, Jim Myers of State Farm, and Dan Morrison of Towson University and Jacob William Advisory.

Economics Challenge State Champions:

- **Adam Smith Division** (AP, honors, returning competitors): Marriotts Ridge High School of Howard County Public Schools, featuring Jonathan Lin, Sangmin Lee, Vedant Patel, and Alexander Yang.
- **David Ricardo Division** (first time competitors): Mt. Hebron High School of Howard County Public Schools, featuring Mehin Pandya, Joseph Phelps, Satvik MARRIPALAPU, and Nathaniel Ritter.
- Thanks to this year's judges, including Dr. Melissa Groves of Towson University, Dr. Matt Chambers of Towson University, Sam Leppo of Towson University, Kate Norman of Constellation, Andy Bauer of the Federal Reserve, and Adam Scavette of the Federal Reserve.

Investwrite State Champions:

- **Grade 9-12 Division:** Isaac Garonzik, Pikesville High School. Read his full essay [here](#), exploring risk tolerance, research techniques, goal-setting, and financial resources. An excerpt: *"Some people compare the uncertainty in investing to chances you take when gambling. Investing and gambling both involve the expenditure of money in hopes of achieving a financial gain. So, what differentiates the two? Knowledge."*
- **Grade 6-8 Division:** Keven Luiru, Northern Middle School. Read his full essay [here](#), where he elaborates on diversifying portfolios, resilience and bull/bear markets! An excerpt: *"...trading stocks is a complicated process and research is an essential aspect of the trading process. It is important to first find basic information on the company itself such as its management, records, and recovery in the market, which should be on the company's official website."*

- **Grade 4-5 Division:** Tanisha Singhal, Waverly Elementary. Tanisha also finished 10th place nationally! Read her full essay [here](#) on strategies like paying attention to company news, quarterly earnings, ESG ratings, and more. An excerpt: *“Investing in the stock market takes a lot of market research. Is it good for short term or longterm gains? Which sector is it? What is its ESG? If you do enough research, the stock market can be a great investment to make a profit and secure your future.”*

Student Program Updates and Opportunities

- **May 17:** 2023 MCEE Student Achievement Awards - celebrating Maryland’s amazing scholars! [Learn more.](#)
- **May 20-23:** Economics Challenge Nationals: Our Maryland State Champion teams from Marriotts Ridge High School and Mt Hebron High School are currently competing in qualifying rounds to earn a trip to NYC to compete in the National Economic Challenge finals. [Learn more here.](#)
- **June 4-5:** Personal Finance Challenge Nationals: Our Maryland State Champion team from the Applications and Research Lab High School will be competing for the national championship in Cleveland, Ohio! [Details.](#)
- **June 28:** Register now for the MCEE Maryland Financial and Economic Educators Summit on June 28! [Learn more and register.](#)
- **Year Round:** Financial Education Month Resources; the lessons, resources, and guidance we offer educators and classrooms apply to learning all year long! [Explore them here.](#)

Educator Spotlight: Kimberly Jackson brings personal finance learning to students through clubs and conversations



Kimberly Jackson has two sayings she tells her students repeatedly: “just because you have money doesn’t mean you *know or understand* money,” and “nobody plans to fail, they just fail to plan.”

These lessons illustrate Kimberly’s thoughtful approach to teaching personal finance. For the past 23 years, she has taught business and accounting in Montgomery County, the past 13 years at Gaithersburg High School. While Gaithersburg High doesn’t offer a dedicated course in personal finance, Kimberly is stepping up to ensure students are understanding the personal finance concepts that will change their lives - infusing these concepts into class conversations and an extracurricular club. In doing so, she leverages MCEE resources and competitions.

[Read more about Kimberly’s approach to teaching personal finance](#)

Sponsor In Focus: APGFCU

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[Learn more about APGFCU’s support here.](#)