

April 2024 Newsletter

Dear Friends.

April is one of our favorite months of the year - it's Financial Education Month - a time to recognize the immeasurable impact of personal finance and economics education for students, families, and communities. Financial Education Month is also a great time for educators to explore ways to introduce financial concepts in classrooms, and for all of us to spread the word about its importance.

Studies show that less than half of American adults are financially capable. That needs to change, and MCEE is leading that change in Maryland by partnering with educators to deliver relevant and interesting financial education to students.

Our work takes many forms. We're engaging students in fun and meaningful competitions, like the Stock Market Game™ and Personal Finance Challenge, and hosting educator professional development sessions on incorporating financial lessons and activities into classrooms. We're sharing perspectives around the country about our work (recently at the MD/DC Credit Union Thrive Conference and the National College Savings Foundation Conference, and just <u>yesterday on WBFF-TV!</u>) so that others can learn from our success, and we're honoring educators' commitment to financial education. Read on for a deeper dive.

More than 200,000 Maryland students a year participate in MCEE programs, and your support makes that possible. I invite you to help ensure we can continue - and expand - our impact by giving to our Anniversary Campaign. A one-time or recurring donation of \$70 - in honor of our 70th year serving Maryland students and educators - or more will support our programs as we expand our reach. <u>Donate here</u>.

This Financial Education Month, check out our resources, lesson plans, classroom activities and at-home conversation starters, <u>here</u>.

Best,
Julie Weaver
MCEE Executive Director

Inaugural Financial Education Poetry Competition Deadline is April 15



April is also *National Poetry Month*, giving educators a unique way to infuse even more creativity into personal finance and economics lessons! This is a great cross-curricular opportunity for students!

MCEE'S Financial Education Poetry Competition invites students and teachers at all grade levels to submit a brief video reading or performing their original poem that relates to financial education. Poems can take the form of traditional poetry, rap, or slam poetry. There will be prizes awarded to winners in the elementary, middle, and high school categories as

well as a teacher/educator category! Winners will be invited to perform their poem at our annual Student Achievement and Awards Luncheon on May 15th.

The deadline to submit entries is April 15, 2024.

For entry details, click here

2024 Maryland Financial and Economic Educators Summit Preview





We're two months away from one of the most energizing and inspiring events for Maryland educators - MCEE's annual Maryland Financial and Economic Educators Summit!

More than 100 educators of all subjects will gather on Tuesday, June 25 at the Hotel at Arundel Preserve in Hanover, MD for a bustling day of inspiring presentations, collaborative workshops, and growth opportunities that will enhance their teaching of personal finance and economics.

MCEE's own Dr. Allen Cox will deliver the keynote presentation, *The Economics of the Future*, and other session topics include *How to Teach Budgeting to Kids Who Don't Manage Money*, *Helping Students Understand Inflation's Impact on Prices of Products*, *Building Economic Reasoning Through the Lens of COVID-19*, and *Using Financial Simulations and Reality Fairs in the Classroom*.

Join us this June! Learn more and register here.

Maryland Educators, Organizations Win Financial Education and Capabilities Awards



Maryland is graced with incredible educators and partners committed to financial education! In March, some of them were honored as winners of the Maryland Financial Education and Capability Awards.

Developed by MCEE and the CASH Campaign of Maryland, in conjunction with the Maryland Financial Education and Capability Commission, these awards celebrate teachers, individuals and organizations leading the way in enhancing financial education. Winners received a \$1,000 award made possible by the Woodside Foundation, the Maryland Society of Accounting and Tax Professionals (MSATP) and SECU.

Congratulations to this year's winners:

- Elementary School Teacher Award: Amy Cargiulo, Waverly Elementary (Howard County), encouraged her students to look into their futures through MCEE's Stock Market Game™.
- Middle School Teacher Award: Nicolas Berluti, Kingsview Middle (Montgomery County), ensured that students gained the knowledge and

skills necessary for success by championing a 7th grade financial literacy curriculum.

- High School Teacher Award: Susan Bistransin, Prince George's County Public Schools, incorporated a required financial literacy course and now coordinates that content for all Prince George's County high schools.
- Community Champion: Mary Ellen Mitchell, CEO/Founder of Housing Frederick, promotes a path to self-sufficiency and economic empowerment through a financial education flagship program.
- Outstanding Organization: United Way of Frederick (Frederick County) created a Budget Coaching Program to help families develop healthy financial habits.

To learn more about these winners and the awards, click here.

MCEE Annual Achievement Awards to Celebrate Students

On May 15, hundreds of students, families, and teachers will come together at Towson University for the 2024 MCEE Student Achievement Awards! The festive celebration will honor students from across the state for their impressive accomplishments in MCEE's statewide personal finance and economics competitions, including the Stock Market Game™, Personal Finance Challenge, Economics Challenge, and Poster Competition.

Every year our competitions welcome more participants than before. We look forward to honoring these students at a celebration that reiterates the power of personal finance and economics education through guest speakers and perspectives from educators and students themselves. <u>Learn more about the program here.</u>

Celebrating 70 Years of Impact



MCEE's 70th anniversary celebration continues! Historic fact of the month: MCEE has had three different names throughout its history: the Maryland Committee on Economic Education, the Council on Economic Education in Maryland, and the Maryland Council on Economic Education. No matter the name, MCEE has always been affiliated with the National Council on Economic Education - dating back to 1953!



MCEE photo of the month: Educators collect classroom materials during a MCEE workshop in the early 70s. MCEE regularly offers educators resources to make their jobs in the classroom easier. Explore them <u>on our website!</u>

Calendar: Student Programs and Educator Events

Find our full calendar here

- Tuesday, 4/16: Council on Economic Education Webinar Growing Wealth Wisely: Educators, explore investing concepts and terms to integrate into grade 9-12 classrooms and classroom activities related to markets and investment. Register.
- Wednesday, 4/24: Personal Finance Challenge Finals: Teams from across
 Maryland will head to the Federal Reserve Bank of Baltimore to compete in the
 finals, featuring case study presentations and a quiz bowl for the top two finalists!
 Details on the program.
- Wednesday, 5/8: MCEE Book Talk Mike Mulligan & His Steam Shovel:
 Educators, join us for a thought-provoking discussion about this book by Virginia Lee
 Burton telling the story of economic competition, perseverance, and a risk for
 revenue. Explore how the book connects to classroom curriculum and is a great fit
 for students. Details.
- Wednesday, 5/15: MCEE Student Achievement Awards: Invitation only. Find details above. Learn more here.
- Tuesday, 6/25: MCEE's annual Maryland Financial and Economic Educators Summit: Find information in the article above. Registration and more, here!

Educator Resource of the Month: Taxes!

Every month, MCEE provides timely resources to support student learning of economics and personal finance in the classroom and at home. During Financial Education Month, we're highlighting a topic that impacts everyone: taxes! As students look towards summer jobs, these Next Gen Personal Finance Tax Unit Resources offer timely lessons, simulations and activities that explain payroll taxes, W-4 forms, dependents, and more.

Educator Spotlight: Gabriel Martinez starts small for big results

For Gabriel Martinez, an accounting, finance, and business teacher at Edgewood High School in Harford County, it's all about starting small. In his 16 years of teaching, he has seen that providing students with a brief experience to slowly catch their interest in financial education created more engagement and more impact. And he leverages MCEE resources and programs, like the Personal Finance Challenge, to generate that enthusiasm. Read more here.

CELEBRATE 70 YEARS OF
LIFE-ENRICHING ECONOMICS
AND PERSONAL FINANCE EDUCATION
BY DONATING TO SECURE THE
FUTURE OF FINANCIAL LITERACY
IN MARYLAND.

Celebration of Giving

A one-time contribution of \$70+ helps fund the financial literacy programs and resources we provide K-12 teachers.

A monthly gift of \$70+ to our annual fund provides ongoing support we can count on.

A \$700+ gift helps secure our economic and personal finance education programs in perpetuity.

Maryland Council on Economic Education

Join the 1953 Club with a gift of \$1,953 to commemorate the year we were founded and join a group of peers who invest in our future through their commitment to bring economic and personal finance education to every student in Maryland.