



## *December 2023 Newsletter*

Dear Friends,

It's that time of year; a time when shopping lists grow long and expenses for holiday celebrations pile up. Spending, credit, and the power of money are front and center during the holiday season. It's a time to be reminded of the need for personal finance and economics education.

MCEE's programs prepare Maryland students for moments when planning, saving, and understanding the impact of spending matters most. By introducing students to personal finance when they're young, they're building a foundation for smart, thoughtful financial decision-making for years to come.

Students know and appreciate this education. Check out these compelling videos from some Maryland students - winners of the national Council on Economic Education video contest. They were asked what advice they would give their mayor, and their responses were impressive! Congratulations to contest winners [Forest Knolls Elementary](#) and [BellaGrace Annibal!](#)

As you enjoy your holiday season, I encourage you to take advantage of opportunities to remind the young people in your life of the strong financial habits they'll need to succeed.

Wishing you and yours a fun, relaxing, and happy holiday season.

Sincerely,

Julie Weaver

MCEE Executive Director

## **Support MCEE This Holiday Season**

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*

#### WAYS TO GIVE

**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.

**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.



Over 220,000 students. More than 2,000 educators. An immeasurable impact.

The huge number of educators and students MCEE reaches each year with compelling personal finance and economics education is only possible through the generous support of our donors and partners.

Your financial contribution helps MCEE deliver valuable educator resources, coordinate meaningful student competitions, and convene educators for programs where they collaborate and grow. This holiday season, consider a gift to MCEE.

Make your year-end gift of any amount [here](#).

## Beginning the Journey Through Girls in Finance



On November 17, dozens of girls from Prince George's County enjoyed invaluable academic and career advice from women financial professionals at MCEE's Girls in Finance program - the post-pandemic return of one of our most motivating events. The high schoolers met in small groups at the Towson University College of Business Economics with women from a wide array of financial careers and backgrounds. Students were inspired by the stories of their academic and professional journeys, and benefited from practical advice for pursuing their goals and dreams.

Students also experienced a hands-on session in Towson's state-of-the-art Finance Lab on "how to become a millionaire" by saving, researching and understanding stocks, and making sound investment decisions. Huge thanks to the FINRA Education Foundation and the Maryland Association of Certified Public Accountants for supporting this program.

Learn more about our programs for girls [here](#).

## Celebrating 70 Years of Impact



MCEE's 70th anniversary celebration continues, as does our seven decades of impact! We're looking into our archives as a reminder of how our programs have evolved.

**MCEE Historical Fact of the Month:** In the 1970s, MCEE formed its first partnerships with Maryland school districts to support educators. Today, we work with 24 districts across Maryland! In

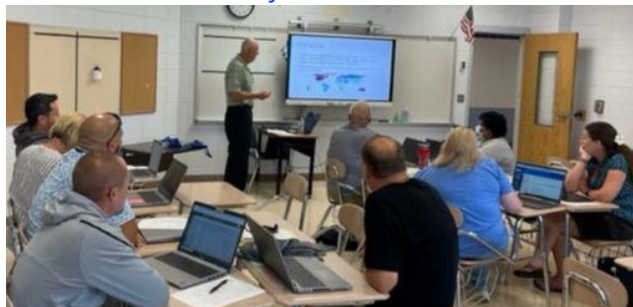
1986, we first offered the Stock Market Game as a learning engagement tool for classroom teachers. Check out an image of an early classroom exploring this popular program, below.

Learn more about MCEE's 70th anniversary, [here](#).



## Upcoming Events and Programs for Educators

*[Find our full calendar here](#)*



- **Tuesday, 12/11: Economic Mysteries in the Classroom:** This free workshop from the Council on Economic Education (CEE) guides teachers in using mysteries to build economic understanding. [Details and registration](#).
- **Wednesday, 12/12: Personal Finance Challenge Speaker Series - Understanding Fraud and Identity Theft:** Learn about fraud and identity theft and how to apply it to the classroom in support of your teams of students in the Personal Finance Challenge. [Details](#).
- **Thursday, 12/13: Using Case Studies to Teach Economics:** Middle and high school educators, learn to use case studies and inquiry-based learning to engage students in economics in this free CEE workshop. [More](#).

- **Thursday, 12/13: MCEE Book Talk: J. Paul Getty - How to Be Rich: His Formulas:** Join fellow educators in this engaging discussion about the lessons and tips in the best-selling book, *How to Be Rich*, and discover how to bring them to the classroom. [Register here](#).
- **Monday, December 18: Economics of the Holidays and Celebration:** Learn to integrate economics and personal finance into lessons about the holidays. [Details](#).
- **Saturday, January 20 at Salisbury University: Mastering the Art of Teaching the Stock Market Game™:** Elementary and middle school educators will explore tips for managing the Stock Market Game™ in their classrooms, ways to connect the experience to student lessons, and what materials are available to enhance instruction. [Details](#).
- **Saturday, February 24 at M&T Bank Stadium: The Economics of Sports:** In this day-long program, educators will consider how to engage students in economics through the lens of professional sports. Attendees will earn a certificate of attendance and a stipend, and will receive classroom resources. Limited to 50 participants! This program is sponsored by The Kazanjian Foundation and APG Federal Credit Union. [Learn more and register here](#).

## **Sponsor In Focus: Educational Systems Federal Credit Union**

The support of MCEE's partners makes *our* support of Maryland's educators and students possible. This month, we're highlighting Educational Systems Federal Credit Union.

The fit between Educational Systems Federal Credit Union and MCEE couldn't be better. Educational Systems Federal Credit Union was formed by educators in 1955 and proudly serves teachers, administrators, support staff, parents, and students. In fact, Educational Systems Federal Credit Union's first loan was made to a teacher who needed to buy a car to get to work. [Read more](#).

## **Educators: Apply to Present at the 2024 Financial and Economic Educator Summit**



Mark your calendars! The [2024 Financial and Economic Educator Summit](#) is coming up June 25, 2024. As we begin planning this popular event, we're seeking proposals from educators and school leaders for presentations and workshops. Do you have an innovative teaching approach, an irreplaceable resource, or a perspective on teaching personal finance and economics worth sharing? Apply to present at the Summit by January 31, 2024! For details, [click here](#).

## **Educator Resource of the Month: Buy Now Pay Later Loans**

MCEE's practice of introducing educational resources in this newsletter continues this month with an insightful look at Buy Now Pay Later loans.

This [Are Buy Now Pay Later Loans a Good Idea](#) video from Two Cents Media offers a detailed, easy-to-follow look at how these loans work and what benefits and drawbacks exist. The video is suitable for middle and high school students and aligns with the following Maryland State Standards - Financial Literacy Standard 1-Make Informed, financially responsible decisions and Standard 4, Manage Credit and Debt.