



September 2024 Newsletter

Dear Friends,

Early in the school year is a perfect opportunity to plant the seeds of financial capability in the minds of students and incorporate personal finance and economic concepts into teaching, no matter the subject. After all, October is National Economics Education Month! What better time than now to work with MCEE and our helpful resources, from reading lists and lesson plans to engaging classroom activities and conversation starters.

Conversations are where learning starts, and there are countless opportunities to have them around personal finance and economics - whether in school or at home. As one example, I chatted earlier this month with [WBFF-TV about the risks to teens of sports gambling](#) and how families can start conversations about these dangers. And it might be a new school year, but the celebration of Maryland's amazing students continues - the Baltimore Sun recently [shared the news](#) of the National Champion for the Elementary School Investwrite Competition. Congratulations, Johan!

It's an exciting few months for MCEE; student programs have begun, and we're gearing up for inspiring professional development workshops with educators across Maryland - see below for details about it all. And as always, thank you to our supporters and partners, without whom our work wouldn't be possible. Here's to a fun and interesting school year!

Warmly,
Julie Weaver
MCEE Executive Director

Sunshine and Studying - A Summer of Growth



Between the beach days, pool days, and weekend trips, Maryland educators continued to collaborate with MCEE to improve and expand the ways they guide students. Hundreds of teachers, department heads and school leaders joined us at dozens of events this past summer, all across the state!

In June, more than 130 educators attended the 2024 MCEE Financial & Economic Education Summit, diving into techniques, strategies, and innovative approaches to teaching financial education content.

In July, we, in partnership with the Maryland Realtors Association, hosted dozens of teachers at Camden Yards for *High School to Homeownership*, an immersive workshop on introducing students to wealth creation through homeownership and home buying.

And all summer long, MCEE delivered professional development programs in Anne Arundel, Carroll, Baltimore, Frederick, Howard and Montgomery Counties on topics like teaching AP Economics, exploring globalization, guiding students in the Stock Market Game, and incorporating personal finance lessons in curriculum.

Our work to support educators continues. Get in touch at mcee@towson.edu to schedule a professional development session or to discuss how to relay financial concepts in your curriculum or course.

Get Set for MCEE Student Programs



NOW is the time to enlist students, access information, and register teams for MCEE's engaging and educational student programs! We've made it easy for you to ensure you and your students are ready to learn, play, and win:

- **Stock Market Game:** This popular investing simulation challenges teams of students to manage an imaginary \$100,000 stock portfolio! *The Fall session kicks off on 10/7*. The yearlong competition welcomes teams on a rolling basis. Learn more and register teams [here](#).
 - **Personal Finance Challenge:** This high school program challenging students to demonstrate their financial knowledge begins now, with teachers across the state forming teams and preparing for the December competition. Learn more and get started [here](#).
 - **Economics Challenge:** Encourage students to participate in this fun and educational high school competition featuring complex economic concepts and analyses. Preparations for the March 17 competition begins now! Educators and students are forming teams and accessing MCEE resources. Registration opens in January. [More](#).
 - **Poster Contest:** Work with students to creatively demonstrate their understanding of financial concepts! Poster submissions are due 3/1, but start early and incorporate the project into your lesson plans. [Details](#).
 - **Poetry Contest:** Our second-annual Financial Education Poetry Contest is this spring! Mark your calendar and plan to work with students on poems that feature financial concepts. [More](#).
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generously hosted by:



BEFORE THE BELL BREAKFAST

A new annual MCEE event to share news and updates on youth financial education in the Maryland.

 October 29, 2024	 989 Corporate Blvd, Linthicum Heights, MD	 8.00 AM - 10.30 AM
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Sharing National Research
on Gen Z



Ritta McLaughlin

Director
FINRA Investor Education
Foundation

What to expect in
Annapolis in 2025



Rory Murray

Principal,
Providence Strategies, LLC

Latest news on expanding
financial education in
Montgomery County



Sahasra Ganapathinedi

MCPS High School Student
CEO of Innovate-X
via video

REGISTER NOW AT :

<https://bit.ly/before-the-bell-2024>

www.econed.org




Calling all business leaders and community members interested in financial education for youth in Maryland: Join us for the *Before the Bell Breakfast!* [Register here.](#)

Calendar: Educator Programs and Events

[Find our full calendar here](#)


- **Tuesday, 10/1: Introduction to the Stock Market Game:** Join this webinar to explore how to guide students in the Stock Market Game and apply it to curriculum. [More here.](#)
- **Tuesday, 10/1: Federal Reserve webinar - Monetary Policy and the Dual Mandate:** Celebrate Economic Education Month by learning the tools to teach price stability and full employment. Register for this free event [here.](#)
- **Saturday, 10/5: Is Capitalism Good for the Poor?:** This insightful program guides educators in analyzing evidence to address the question of how capitalist institutions influence the well-being of the poor around the world. Attendees receive a \$100 stipend! [Learn more and register by September 30.](#)

- **Tuesday, 10/8: Top Economic Games to Use in the Classroom:** This free webinar guides teachers through the best classroom activities to effectively teach economics. [Register here.](#)
- **Thursday, 10/24: Author Visit with Sheila Bair:** Join children’s author and former chair of the FDIC, Sheila Bair, in this webinar to discuss financial education and her engaging books like *Isabel's Carwash* and *Rock, Brock and the Savings Shock*. [Details.](#)
- **Saturday, 10/26: Using Behavioral Economics Concepts to Teach the Maryland Personal Finance Standards:** Grade 6-12 teachers, earn one MSDE CPD credit by attending this full-day workshop at Anne Arundel County Public Schools. [Details and registration by 10/4.](#)




MARYLAND COUNCIL ON ECONOMIC EDUCATION

Catch MCEE at these two events on Friday, October 18:



MEGS
MARYLAND EDUCATORS OF GIFTED STUDENTS



2024 Maryland Council of Teachers of Mathematics
Annual Conference
Friday October 18, 2024 @ Reservoir HS



Join us at our virtual presentations:

- “Financial Literacy in math class”
- “Storytelling and literature: A rich connection to personal finance and economics”

Visit our table and explore ways to bring financial lessons into math class. MCEE is proud to sponsor this event!

Details on the above events:

- [Maryland State Conference on Gifted & Talented Education](#)
- [Maryland Council of Teachers of Mathematics Conference](#)

Educator Resource of the Month: Visual Capitalist

[Visual Capitalist](#) is an online source of free, data-driven visuals that help students (and adults!) understand U.S. and global economic and financial concepts. Some recent insights include [The Top 10 Economies Where Manufacturing is Most Important](#) and [Visualizing S&P 500 Returns After Interest Rate Cuts](#).

By signing up for a free subscription, you’ll receive an infographic in your email every day.

[Learn more and sign up](#)

Educator Spotlight: Sharon Entzminger and the power of “real life” learning

Take a peek into Sharon Entzminger’s third grade class at Winfield Elementary School in Carroll County and you might find students budgeting classroom “cash” or creating prototypes of products they want to sell.

This immersive approach is part of Sharon’s educational philosophy, developed over 19 years of teaching. “Students gain more when they’re experiencing learning in real life,” she explains. “Living a topic is so different from reading about it.”

[Read more here](#)

OUR IMPACT

2023-2024



ADDS UP!