



Financial Education and Capability Awards Overview

Each year, CASH (Creating Assets, Savings, and Hope) Campaign of Maryland (CASH), Maryland Council on Economic Education (MCEE), and the Maryland State Department of Education (MSDE) issue Financial Education and Capability Awards to teachers, individuals and organizations that serve as leaders in financial education.

Awards will be given in the following categories:

- Elementary School Teacher or Program
- Middle School Teacher or Program
- High School Teacher or Program
- Community Champion Award (Individual Educator)
- Outstanding Organization Award

Each award winner will receive a certificate and \$1,000 in cash. Private funds are raised through organizations who value financial education in Maryland communities.

Timeline for Awards

- Applications must be received by published deadline (late applications will not be accepted).
- Awards are announced usually announced in February.
- In Person Award Ceremony in Annapolis with recognition in the General Assembly will happen on a Monday in March in the evening, if allowed and deemed to comply with public health protocol.

Teacher(s) or Program Awards

As part of our ongoing mission to encourage personal financial education, we are offering financial education teachers at the elementary, middle, and high school levels the opportunity to receive an award. These three awards are intended to recognize teachers in Maryland who exemplify excellence in financial education and who practice innovative strategies in the classroom. The nomination can be for an individual teacher or a team of teachers who are working together to provide instruction in financial education. Individuals and teams may self-nominate. Please only submit one nomination per individual or team. If more than one nomination is provided, the committee will only take into consideration the first one received. Previous winners are not eligible to apply for three years.

Three awards will be presented in this category – one for each level as follows:

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- Elementary School Teacher(s) or Program
- Middle School Teacher(s) or Program
- High School Teacher(s) or Program

Minimum Qualities and Requirements – The nominee(s):

1. Is currently teaching financial education as a course or integrated in instruction and taught financial education in the past school year.
2. Has been a full-time teacher for at least three years. For teams, at least one member has been involved in the financial education program for at least three years.
3. Offers instruction aligned with Maryland's State Curriculum for Personal Financial Literacy Education that can be replicated by other teachers.
4. Is adept at providing innovative applications of financial education that actively engage students in learning.
5. Is innovative in making financial education an integral part of the school curriculum.
6. Makes a substantial positive impact on the financial capability of students and teachers.

Community Champion Award (Individual Educator)

As part of our ongoing mission to encourage personal financial education, we are accepting nominations for the Community Champion Award. Eligible applicants are either staff or volunteer personnel who have supported and championed **adult** financial education in their communities as volunteers, members of local advisory councils or program advisory committees, and/or the broader community. This award is meant to recognize the contributions made by an individual who has championed financial education. One award will be presented to a Community Champion. Individuals may self-nominate. Previous winners are not eligible to apply for three years.

Minimum Qualities and Requirements – The nominee:

1. Is currently engaged in promoting and supporting **adult** financial education at the local level.
2. Has been involved in providing financial education for a minimum of three years and in the recent past three years.
3. Is recognized for making the highest meritorious contributions to the improvement, promotion, and implementation of financial education.
4. Demonstrates a substantial positive impact on improving community members' financial education.
5. Provides or promotes low-cost or free fact-based financial education.

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This award is meant to recognize the contributions made by an individual educator or advocate who has championed financial education above and beyond their employment or demonstrated excellence in providing financial education.

Outstanding Organization Award

As part of our ongoing mission to encourage personal financial education, we are accepting nominations for the Outstanding Organization Award. Eligible applicants are organizations which have supported and championed adult financial education in their communities. This award is meant to recognize the contributions made by an organization that has championed financial education. One award will be presented to an Outstanding Organization. Organizations may self-nominate. Previous winners are not eligible to apply for three years.

Minimum Qualities and Requirements – The nominee:

1. Is currently engaged in promoting and supporting adult financial education at the local level.
2. Has been involved in providing financial education for a minimum of three years and in the recent past three years.
3. Is recognized for making the highest meritorious contributions to the improvement, promotion, and implementation of financial education.
4. Demonstrates a substantial positive impact on improving community members' financial education.
5. Provides or promotes low-cost or free fact-based financial education.

This award is meant to recognize the contributions made by an organization that has championed financial education above and beyond their regular programming or demonstrated excellence in providing financial education.