



November 2025 Newsletter

Dear Friends -

In this approaching season of gratitude and celebration, I was reminded of a recent conversation with a teacher who led her 5th grade students in the Stock Market Game. The teacher shared the story of a bilingual student, a first generation immigrant, who was especially motivated by the game. He was driven to learn as much as he could about the nuances of investing because his dream was to make as much money as possible—not to buy luxuries for himself but to be able to thank, honor, and take care of his parents, who had sacrificed so much to give him a better life.

“He made it personal,” the teacher explained.

We can learn a lot from a 5th grader. It’s that sense of gratitude and celebration that motivates the MCEE community. Our educators, supporters, and advocates realize the power and the potential of personal finance and economics education. When we give a student the knowledge and tools to understand the meaning and mechanics of money, we’re helping them achieve their dreams. We’re supporting them in becoming thoughtful decision makers, engaged family members, and valuable contributors to our community.

MCEE recognizes and celebrates the educators who make these experiences and this education possible for Maryland schoolchildren. The programs and awards you’ll read about in this newsletter are just a glimpse into the many ways we support teachers. And the student mentioned above is just one example of the impact our work has. Every day, throughout the entire state, we’re working with educators to make sure that they’re creatively and competently providing the critical lessons that every student deserve—and are grateful for.

During this season, I invite you to become more active in our community. Whether you're a teacher seeking to bring more personal finance and economics into your classroom or a supporter of life-changing education for all students, we profoundly appreciate your participation. And we look forward to celebrating many student and educator accomplishments with you.

With gratitude,

Julie Weaver

Executive Director

New Middle School Personal Finance Lessons for Maryland School Systems



MCEE has developed a series of 12 personal finance lessons that Harford County Public School teachers will soon start using during middle school advisory periods. The lessons align with the Maryland State Curriculum for Personal Financial Literacy Education standards and address Making Informed, Financially Responsible Decisions; Relating Careers, Education, and Income; Planning and Managing Money; and Managing Credit and Debt.

Any teacher, regardless of their background in economics or finance, can easily implement MCEE's stand-alone curriculum; there is minimal preparation, and each lesson includes everything needed to facilitate the activity. The lessons follow the 5E instructional model—Engage, Explore, Explain, Elaborate, Evaluate—which encourages active, inquiry-based learning where students construct their own understanding through discussion, hands-on activities, and reflection.

For example, in one lesson, students use online budgeting simulations to plan and manage money. Others include interactive games from Next Gen Personal Finance that

let students experience the consequences of debt decisions or career exploration activities using U.S. Bureau of Labor Statistics data to connect education with future income.

These lessons have also been shared with Anne Arundel County Public Schools and Montgomery County Public Schools to support their efforts in building students' personal financial understanding and decision-making skills. Similar lesson support for Cecil County Public Schools is in the works for the spring.

[Read more about this innovative curriculum here.](#)

Register Your Teams Now for the Spring Session



Registration is now open for the Spring session of The Stock Market Game, the interactive, online simulation where teams of students in grades 4–12 invest a virtual \$100,000 in real-time stocks, bonds, and mutual funds. The Spring session runs from February 2 until April 10, 2026.

In the Spring Stock Market Game, teams make investment decisions over the 10-week session. They track their portfolios in real time and compare their results to teams from around the state; the competition element motivates and inspires students. Elementary, middle, and high school teams with the largest portfolio at the end of the session are declared regional and state winners and are honored at MCEE's annual Awards Ceremony in May.

The Game is a wonderful way for teachers to make connections to economics, math, and financial literacy standards. In the process, students develop skills in team building, critical thinking, and collaboration, and learn important lessons that prepare them for a lifetime of financial knowledge and decision-making.

MCEE supports teachers who use The Stock Market Game by providing orientation and training workshops, curriculum guides, lesson plans, and additional resources.

Participation in The Stock Market Game is free for Maryland public school students.

For full details and registration, [click here](#).

Annual Poster Contest Deadline for Student Art: March 1



Sometimes, the best way for students to learn financial and economic concepts is to creatively express them. That's the goal behind MCEE's annual Picture is Worth 1,000 Words Poster Contest.

In this classroom-based program for k-8 students, teachers introduce key economic and personal finance concepts such as scarcity, savings and investing, taxes, income, and philanthropy. Students then create an original piece of artwork that demonstrates their understanding of one of these concepts. Twenty posters are selected as winners.

Last year, 12 of the winning posters were incorporated into a coloring book distributed throughout the state by Maryland Comptroller Brooke Lierman's office. MCEE is again partnering with the Comptroller's Office; this year's winning posters will be on display in the Louis L. Goldstein Treasury Building in Annapolis during Financial Education Month in April

[See the contest rules and application here.](#)

Know an Exceptional Teacher? Honor Them with An Award Nomination!

Maryland schools are filled with dedicated and talented teachers who recognize the importance of personal finance and economics education—and make sure their students benefit from these life-changing lessons. MCEE, in collaboration with the CASH Campaign of Maryland and the Maryland Department of Education, recognizes outstanding teachers each year with the *Financial Education and Capability Awards Program*.

Nominations are now open [here](#) for these prestigious awards:

- Public Elementary School Teacher (or Program) Award
- Public Middle School Teacher (or Program) Award
- Public High School Teacher (or Program) Award
- Community Champion (Volunteer or Staff) supporting adult financial education at the local level
- Outstanding Organization supporting/championing adult financial education in their communities

Each winner receives a \$1,000 cash prize. and winners are celebrated with a ceremony at the Maryland General Assembly and at a reception for family and friends.



Award winners with State Senator Ben Brooks, Co-chair of the Maryland Financial Education and Capability Commission: Michelle Classon, Cromwell Valley Elementary

Magnet School, Baltimore County; Dr. Amanda Price, Northern Middle School, Calvert County; Jeeva Ashok, Eleanor Roosevelt High School, Prince George's County

Maryland Teachers Shine at National Conference

Maryland's personal finance and education teachers are leaders in the classroom—and among their peers nationally.

In October, nine teachers, each from a different Maryland county, joined MCEE's professional staff at the annual Council for Economic Education Financial Literacy & Education Conference in New Orleans. Teachers Gabriel Martinez from Edgewood High School in Harford County, Angela Johnson from Reservoir High School in Howard County, and Amanda Price from Northern Middle School in Calvert County participated in a panel discussion where they presented the pilot of a personal finance course for high school. Amanda also participated in a session of champion teachers on project-based learning, and Rob Phelan from Middletown High School in Frederick County led a session about teaching insurance to students.

Also at the Conference, Amanda Price was awarded the Barry G. Haimes Award for Excellence in Teaching, honoring her "unique and result-driven approach to promoting economic and personal finance education at the high school level."

Noted attendee Sarah Teets from Southern Garrett High School in Garrett County about her conference experience, "I will not only use the information in my own classroom but will be able to share and teach my coworkers to enhance their classrooms, as well."

Maryland Students Wins National Economics Video Competition

Congratulations to BelleGabrielle Annabal, a homeschool student in Baltimore City, who won first place in the k-4 division of the Council on Economics Education 2025 Student Video Contest celebrating Economics Education Month. In her lively video, BelleGabrielle explained how Johns Hopkins University contributes to the local, national, and global economy. Click [here](#) to see her video.

In addition, a student at The Bryn Mawr School received an honorable mention in the grades 5-8 category for her video about Baltimore's global impact. See her video [here](#).

Upcoming MCEE Programs and Deadlines



December 3 - Fall InvestWrite Deadline: Essays are due for students who participated in the Fall Stock Market Game. Click [here](#) for submission information.

December 4 - Buy Now Pay Later: Creative Ways to Pay Webinar: Middle and high school social studies, business, and personal finance teachers will learn how to help students understand the benefits and risks of BNPL services and make informed financial choices with the strategies and classroom-ready resources offered in this session. This session is eligible for one professional development point. Free. 7 pm. Information and registration is available [here](#).

December 10 - Pop Culture Meets Personal Finance: Trends, Toys, Music and the Power of Hype: Identify pop culture trends and events connected to personal finance and economic concepts, such as consumer behavior, scarcity, and marketing influence, to help students recognize financial decision-making in everyday life. Free. 6 PM. Information and registration is available [here](#).

Resource of the Month



Federal Resource Education provides classroom resources and professional development to support educators and engage students in meaningful learning about economic, personal finance, and how the Fed promotes economic stability and growth. Resources include classroom posters, curriculum and lessons, infographics, readings, and videos. Check out the library [here](#).

YOU Make Financial Education Possible

As an independent, nonprofit organization, MCEE can only fulfill its mission and deliver its important work through the support of our friends and advocates. If YOU believe that personal finance and economic education are important... and if YOU are committed to making sure that Maryland children get that education... then we invite you to make a donation to the Maryland Council on Economic Education.

[Click here to make your contribution and show your support.](#)

OUR IMPACT

2024-2025



ADDS UP!

