



October 2025 Newsletter

Dear Friends -

October is Economic Education Month, the national campaign coordinated by the Council for Economic Education (of which MCEE is an affiliate) to raise awareness of the importance of personal finance and economics education. It's an annual reminder that the work we do together can have a significant impact on students, families, and communities.

When students understand financial concepts, money management, and how economies work (both in the US and globally), they're better equipped. They're able to make smart decisions—the decisions that keep them debt- and worry-free, and enable them to reach their goals and fulfill their dreams.

More than 20,000 Maryland educators know the value of this education. They're the teachers and administrators from around the state who bring MCEE programs into their classrooms and after-school clubs, and into their student activities and family programs. They rely on MCEE for the engaging competitions, innovative curriculum, timely resources, and personalized guidance that makes teaching easier and engages students.

As we celebrate Economic Education Month, MCEE celebrates the community that has come together to provide Maryland students with the education and opportunity they deserve. We honor the teachers and the school leaders, supporters, and advocates who have the awareness *every* month and *every* day that personal finance and economics education has an impact; it changes lives.

The programs and news below illustrate how and why MCEE is so successful in this work. As you read on, I invite you to ask yourself where *you* fit into this success: what can *you* do to support student learning and teacher development? How can *you* benefit from—

or contribute to—MCEE’s activities? We’re always available to help you discover the path or initiative that works best for you.

Happy Economics Education Month!

Julie Weaver

Executive Director

Personal Finance and Economics Workshops at Teacher Conferences This Week



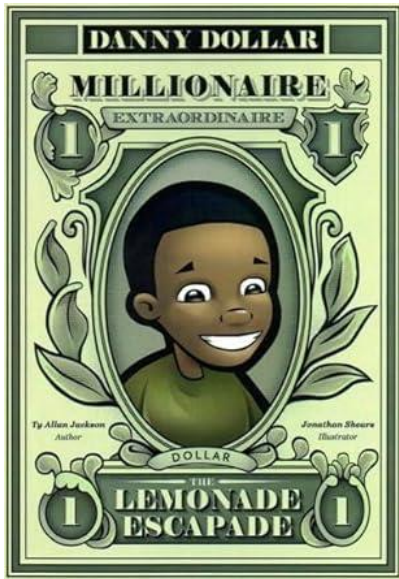
This Friday, October 17 is Professional Development Day for Maryland’s public school educators. Staff members from the Maryland Council on Economics Education will be leading workshops at two statewide teacher conferences on Friday. They’ll introduce teachers and school administrators to how to easily integrate important personal finance and economics lessons into their curriculum, as well as present the wide variety of resources for educators and students available from MCEE.

Maryland Council of Teachers of Mathematics 2025 Annual Conference: MCEE’s Flo Falatko will lead an interactive session on how teachers can connect math learning to real-world financial situations and are aligned with specific standards. In “Math Meets Finance and Economics: The Perfect Equation for Real-World Learning,” teachers will also explore free, ready-to-use economic and financial education resources from MCEE. The all-day conference will be held at Aberdeen High School in Harford County. Conference information and registration is available [here](#).

Maryland State Conference on Gifted and Talented Education: Participants in “Investing in Brilliance: Economic and Financial Education for Gifted Youth,” led by MCEE’s Dr. Allen Cox will learn about MCEE resources that address the needs of gifted and advanced learners and their teachers. The real-world applications will allow students to learn how

to work in teams while sharing their own voice and ideas, and the cross-curricular aspect of these resources allows educators to collaborate. The conference will be held at Gaithersburg High School in Montgomery County. More information and registration is available [here](#).

MCEE Supports Implementation of New Social Studies Program in Montgomery County



Beginning in November, the approximately 12,000 third-graders in Montgomery County's 137 elementary schools will learn personal finance concepts in an innovative social studies program developed in conjunction with, and supported by, MCEE.

MCEE's Director of Teacher Education George Toepfer was a consultant for the Social Studies Department for Montgomery County Public Schools in developing the curriculum. MCEE secured resources (such as books for students and translated materials), facilitated the relationship with the author of the *Danny Dollar* book that will be the focus of the curriculum, and developed the program to support teaching practice and student learning.

In the new curriculum, *Danny Dollar Millionaire Extraordinaire: The Lemonade Escapade* will introduce students to important financial literacy concepts and values associated with savings, borrowing, and investing. The teaching modules are mapped to the Grades 3-5 Maryland College and Career Readiness Standards, Maryland Financial Literacy Standards, and the Maryland Social Studies Frameworks.

While Montgomery County is the second-wealthiest county in Maryland (based on household income), 44% of the county's students are eligible for Free and Reduced Lunch Programs, meaning that their families are at or near the poverty level. Personal finance education at an early age is especially important to these—and *all*—students so they have the knowledge and can begin building the habits that will make them good

financial decision-makers their entire lives. MCEE is making this critical education possible.

Read more about the curriculum and MCEE's role in developing it [here](#).

Students Honored for InvestWrite Wins

MCEE recently honored three Maryland students for penning winning essays in the Spring 2025 InvestWrite writing competition. In the national program, students deepen their understanding of finance and business by reflecting on their experience participating in The Stock Market Game and being part of teams that manage a virtual \$100,000 portfolio.

The Maryland Investwrite winners in Spring 2025 were:

Elementary School: Mauro Pablo Carillo, a fifth grader at Holabird Academy in Baltimore City. Mauro's teacher was Samantha Sines Gergela.

"Learning about long-term investing in the Stock Market Game helped me realize that achieving my goals of being successful is possible but with a lot of patience and smart decisions."



Teacher Samantha Sines Gergela, Principal Stephanie Novak Pappa, Maria Carillo (Mauro's mother), Mauro Pablo Carillo, MCEE Director of Student Programs Mary Metzler

Middle School: Johns Williams, an eighth grader at Francis Scott Key Elementary/Middle School in Baltimore City. Johns' teacher was Felicity Ross.

“Through the Stock Market Game, I have learned how to handle my money and make it work for me. All of this was taught to me and my peers from a seemingly simple game that most likely has changed my life from now on.”



MCEE Director of Programs Rick Jester, Johns Williams, MCEE Executive Director Julie Weaver, Teacher Felicity Ross

High School: Isabella Candeloro, a tenth grader at Stephen Decatur High School in Worcester County. Isabella’s teacher was Kurt Marx.

“In the future when I work my way through the academic journey towards becoming a forensic neuropsychologist the Stock Market Game will have provided multiple skills in achieving my goal.”



Teacher Kurt Marx, Principal Tom Sites, MCEE Director of Programs Rick Jester, Isabella Candeloro, MCEE Director of Student Programs Mary Metzler

Each of these three winners received \$50, a medal, and a certificate. Their teachers earned a banner to display in their classrooms and \$50.

Maryland Educators Share Their Insight on a National Stage

MCEE continues to provide meaningful and enriching opportunities to Maryland educators—and to be a national leader in personal finance and economics education. This week's 64th Financial Literacy & Economic Education Conference of the National Council for Economic Education (CEE) is a great example.

A large group of educators from Maryland will attend the conference October 17-18 in New Orleans, including six teachers who received scholarships from MCEE to attend. More than 30 educators applied this year for the scholarships awarded annually. They'll be joined by MCEE Executive Director Julie Weaver and Director of Programs Rick Jester.

Two seasoned Maryland teachers who make wide use of MCEE programs and resources will be presenting two of the 45 workshops at the conference. Frederick County teacher Rob Phelan will lead "How Do I Get My Students Excited About Insurance." Dr. Amanda Price, from Northern Middle School in Calvert County, will discuss her semester-long personal finance curriculum as a co-presenter in "From Pilot to Practice: Bringing a Turn-Key Curriculum into the Classroom". Both Rob and Amanda have presented sessions at MCEE's annual Educator Summit.

MCEE encourages educators to share their success, ideas, and strategies with their national peers. Looking for ways to share your insight? Contact MCEE Executive Director Julie Weaver at weaver@towson.edu to explore what opportunities await you!

Upcoming MCEE Programs and Events




































October 23 - Beyond The Bell: SMG Advanced: Take your Stock Market Game experience to the next level with this interactive, hands-on, virtual session focused on stock research. Learn how to interpret key financial statistics and make informed investment decisions, and build the skills and confidence to guide your students. Information and reservations are available [here](#).

November 8 - Unchartered Waters: Water Use and the Environment: Examine the economic and environmental concepts linked to debates about water use today. Supply and demand, marginal analysis, property rights, the Tragedy of the Commons, and other economics themes will be covered in a combination of lectures and hands-on activities providing educators with the resources to discuss water use and current events in their economics, government, and environmental science classrooms. Information and reservations are available [here](#).

November 13 - Magnificent Seven and the Stock Market Game: Kim Holder will present an engaging one-hour webinar with ideas and classroom strategies for comparing student Stock Market Game portfolios with the “Magnificent Seven” stocks—Apple, Microsoft, Amazon, Alphabet, Meta, Tesla, and Nvidia. Participants will discover ways to use these market leaders as benchmarks to help students explore diversification, risk management, and long-term investing principles. Information and reservations [here](#).

Educator Resource of the Month

OCTOBER 2025 - ECON ED MONTH

SUN	MON	TUE	WED	THU	FRI	SAT
 Scan here to use the resources or visit econedmonth.org 			1  Resource What is the Invisible Hand?	2  Game Escape from Barter Island	3  Lesson Thinking on the Margin	4  Lesson Eco-Economics: Energy and the Environment
5  Lesson Buying Electric Appliances – Watt You Need to Know	6  Lesson Taylor Swift Ticket Fiasco Case Study	7  Game Supply & Demand Game	8  Live Webinar Economics in the Everyday: Pop Culture as a Learning Tool	9  Video Supply, Demand, and Equilibrium	10  Lesson Can You Be Fashionable and Ethical?	11  Video Scarcity
12  Lesson Stringing Together Supply and Demand	13  Video The Circular Flow	14  Lesson Willy Wonka's Whimsical Entrepreneurship	15  Lesson Decision Making	16  Activity The Perfect Pet Decision-Making	17  Lesson & Game The Fiscal Ship and the Federal Budget	18  Lesson Income Inequality in the US: What Can Be Done?
19  Lesson & Video The Entrepreneur & the Supply Chain	20  Live Webinar Engaging Students with EdTech & AI	21  Live Webinar Curious George Economics	22  Live Webinar Career Exploration Using a Career Fair Format	23  Lesson Sweet Opportunities: 3 Types of Business Organizations	24  Lesson The Wedding of Ms. Supply and Mr. Demand	25  Activity Interactive Unemployment Survey
26  Lesson Was Babe Ruth Underpaid?	27  Lesson Teaching the New Tools of Monetary Policy	28  Resource Careers in Economics	29  Live Webinar Pay to Play: The Economics of College Sports	30  Lesson How Can You Apply Ethics and Economics to Any Issue?	31  Resource The Demand for Halloween	

Looking for a creative way to celebrate Economic Education Month? There are 31 days in October and our calendar of activities has 31 lessons, games, webinars, and videos to make financial education fun.

[Find the resource here](#)

**Educator Profile: MCEE Professional Development Impacts Students—and Teachers:
One Teacher’s Story**

“There has never been an MCEE professional development that has not been meaningful,” says Fred Bloch, a 9th grade US History and AP Economics teacher at Leonardtown High School in St. Marys County. “The planning is well thought out and always provides amazing opportunities.”

Fred speaks from experience. He’s attends MCEE’s Educators Summits, CEE conferences, and in-person and online workshops. “They provide meaningful and authentic ideas that can be used in a variety of classrooms and settings.”

[Learn more about Fred’s experience here](#)

Sponsor in Focus:



Harbor Investment Advisory assists its clients to understand, define, and plan for their financial challenges and goals. That's perfectly aligned with MCEE’s work—and a central reason why Harbor supports MCEE.

[Read more about this partnership 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!

