



September 2025 Newsletter

Dear Friends -

Welcome to a new school year—and a year of new programs and resources from MCEE. I know that our partners in education are ready to bring relevant and engaging personal finance and economics content to this year's classes of students.

At MCEE, we're ready to make instruction and educational experiences accessible and compelling. As you'll read below (and [on our website](#)), we've created a robust schedule of webinars and in-person sessions this fall on a variety of topics that relate directly to the financial decisions that students need to know about. The suggestions for many of these programs came from the more than 200 teachers and school leaders who attended our annual Educators Summit in June; they told us what was of most interest to their students and we've responded by making sure that they're prepared to address those timely topics.

As we begin the school year, we're excited by the potential and the promise of our work. We know that MCEE, our colleagues, and our supporters are having a great impact on education in Maryland. I offer two recent examples.

First, more than 2,300 teachers last year guided over 235,000 students at all grade levels in relevant curriculum, fun competitions, engaging field trips, and inspiring programs coordinated by MCEE. That's a 15% increase from the previous year in the number of students who participated in important, life-long lessons delivered by well-prepared and enthusiastic educators.

Second, the Board of Education of Cecil County voted in August to require all county students to complete a one-credit *Introduction to Personal Finance* course as a requirement for high school graduation. This new requirement will begin impacting students graduating in 2028. Cecil County is the ninth county school district in Maryland

to impose such a requirement. MCEE is a long-time partner with Cecil County and the MCEE-coordinated Stock Market Game™ is part of the required course.

We continue to support district-wide financial and economic education requirements because we know that students need this important education in order to be smart and successful decision-makers. We're delighted and we praise educational leaders for providing this opportunity to their local children and their families.

As educators plan your lessons and activities for the year, I encourage you to use MCEE as a resource. Our programs, curriculum, and personal guidance are always available to support *you* as you support your students' growth and learning.

My best wishes for a happy new (school) year.

Julie Weaver

Executive Director

New Professional Development Opportunities for Educators

As the lives and needs of students change, Maryland educators are eager to support them. And MCEE is eager to support those educators. Exciting new MCEE programs will enable teachers to introduce their students to timely financial education and economics concepts.

MCEE provides professional development opportunities aligned with what students are seeing and hearing about in their daily lives. Keeping teachers up-to-date on how to respond to student questions about topics in the news and how it affects them is why MCEE training has been relevant for more than 70 years.



As MCEE continues to develop new programs for teachers at all grade levels, here are some of the new programs available for middle and high school teachers (and their students) this fall:

Protectionism vs. Free Trade

Thursday, September 18, 2025 - 7 pm

High school history, government, and economics teachers: be prepared to discuss tariffs, trade agreements, and global competition with students after learning about the history of US tariff policy and key concepts related to protectionist measures. This webinar will offer classroom-ready resources to help students critically evaluate trade policy. More information is available [here](#).

What Teachers Need to Know About FAFSA and Student Loans

Thursday, September 25, 2025 - 7 pm

This webinar for personal finance teachers who cover FAFSA and student loans in their classrooms will focus on changes in the 2025–2026 application cycle, including updates to the FAFSA process, shifts in eligibility and aid calculations, and revisions to repayment options. More information is available [here](#).

Buy Now Pay Later: Creative Ways to Pay

Thursday, December 4, 2025 - 7 pm

Explore the pros and cons of Buy Now, Pay Later services so students can avoid the payment options that result in increased fees and overextended credit. More information is available [here](#).

Many MCEE sessions are eligible for one professional development point. To see the full schedule of MCEE programs, visit <https://econed.org/>

Maryland Students Win International and National Economics and Finance Competitions

Two teams of Maryland students earned first place in the National Economics Challenge—with one going on to win the global contest—and another Maryland team earned second place in the National Finance Challenge competition held this past summer. These victories are a testament to the success of personal finance and economics education in Maryland and Maryland Council on Economic Education (MCEE) programs; MCEE coordinates the statewide competitions that propel teams to the national tournaments hosted by the Council on Economic Education.

All three winning teams are from Mt. Hebron High School in Howard County and are coached by teacher Vann Prime. This is the second year in a row that teams from Mt. Hebron have won both of their divisions at the national level.

In the National Economics Challenge, teams won both the Adam Smith Division for advanced placement, baccalaureate, honors students, and returning competitors, and the David Ricardo Division for students participating in the competition for the first time and who have taken no more than one economics class.



David Ricardo Division winners



Adam Smith Division winners

The Adam Smith Division team then went on to international competition! They traveled to Hong Kong in August for the National Economics Challenge Global Round as part of the World Youth Forum-Future Economics Leadership Summit (WYF-FELS). And they won again—earning gold medals in both components of the competition.

Teams in the Economic Challenge demonstrate their understanding of macroeconomics, microeconomics, and the global economy in a rapid-fire exam and presentations that analyze complex economic problems. This year, more than 8,000 students nationwide participated in their state competitions, including 22 teams from high schools throughout Maryland.

In the National Personal Finance Challenge, a Mt. Hebron student team showed off their personal finance knowledge in seven key areas: income, spending, saving, investing, credit, interest, and managing risk. More than 16,000 students participated in their state Personal Finance Challenge this year, including 1,000 students on 273 high school teams in Maryland.



The Personal Finance Challenge team

It's Time to Prepare for the Competition!



The Stock Market Game™ (SMG) is a fantastic educational tool, introducing students to key concepts like investing, the American and global economies, and financial risk. It also provides valuable experiences in teamwork, decision-making, and critical thinking.

Student teams manage a hypothetical \$100,000 portfolio as they make buy-sell decisions based on their own research and guidance from their teachers. Teams compete against grade-level peers at schools throughout Maryland in fall, spring, and year-long competition; the contest element of the program is a fun incentive for students to participate.

Last school year, 450 SMG advisors worked with 20,000 Maryland students in grades 4-12 who participated on 6,000 teams—as part of classroom curricula, as school-day activities, or in afternoon clubs. The yearlong session begins on September 8 and the fall session begins October 6.

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To help educators prepare for this year's SMG experience, MCEE has added new workshops and training for teachers. The schedule of programs includes:

Stock Market Game: Essentials for Educators

September 4, 16, and 30, 2025 - 7 pm (webinar)

Discover how the SMG program works, explore its goals, and connect it to your teaching. Learn about the SMG Teacher Support Center, with resources that make implementation simple and effective.

Beyond the Bell: Advanced Stock Market Game

October 7 and 23, 2025 - 7 pm (webinar)

Take students' SMG experience to the next level with this session focused on stock research. Learn how to interpret key financial statistics and build the skills and confidence to guide students.

Teaching with the Magnificent Seven: Comparing Student Portfolios in the Stock Market Game

November 5, 2025 - 7 pm (webinar)

Explore creative ways to help students compare their investment choices. See practical strategies to use high-profile companies as benchmarks to spark discussion and investment decisions.

Everything you need to know to see how to engage and educate students through The Stock Market Game is available [here](#).

Welcome to MCEE's New Officers and Board Member

With the new school year comes new leadership on MCEE's Board of Trustees. At its June board meeting, the MCEE Board of Trustees elected Mark Ring as Chairman of the Board, Keith O'Neil, Jr. as Vice Chairman, and Amy Basta as a Board member.



Mark is a partner in Jacob William Advisory. He joined the MCEE board in 2018. Keith is President/CEO of Johns Hopkins Federal Credit Union, and Amy is Chief Marketing Officer at SECU Credit Union.

The elevation of these dedicated community leaders will position MCEE to continue its growth as an important resource for educators as they equip their students to understand—and make sound decisions about—personal finance and economics.

Notes Mark, "MCEE's work with educators results in confident, informed students who are able to achieve their personal goals. This is especially important now as our economy is getting harder and more complicated to navigate and understand. MCEE is committed to making sure that students are prepared for economic success."

MCEE is grateful for the service of immediate past president Michelle Coates and retiring trustee Bob Barclay.

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!