

**Montana Financial Education Coalition Bi-Annual Conference in Bozeman, April 3**

“Financial Education MATTERS” is the theme for the 2018 Montana Financial Education Coalition (MFEC) Conference. The [2018 MFEC Conference](#) will be held Tuesday, April 3, in Bozeman at the GranTree Inn.

The Montana Financial Education Coalition (MFEC) strives to improve the personal financial knowledge and decision making ability of Montana citizens by promoting public awareness of the need for personal financial education, providing a platform for promoting the agenda of Montana financial education providers and building the capacity of their programs. This conference helps achieve this mission.

The [2018 MFEC Conference](#) is your opportunity to

*Strengthen* your partnerships and build new capacity for the delivery of financial education programs in your community and across our state.

*Learn* about best practices and discuss a variety of financial education programs, designed for all ages and demographics.

*Attend* numerous workshops to receive practical instruction for implementation.

*Visit* the resource fair to find a wide range of financial education resources that may help you broaden and strengthen your curriculum.

*Discuss* and compare curricula and products with other financial education experts.

*Apply* for a MFEC mini-grant that will allow you to facilitate a well-planned and promoted financial education program in your community.

Registration for the [2018 MFEC Conference](#) is FREE for high school and college students and teachers and can be completed online at [https://app.mt.gov/cgi-bin/confreg2/index.cgi?CONFERENCE\\_ID=6963&ACTION=INTRO](https://app.mt.gov/cgi-bin/confreg2/index.cgi?CONFERENCE_ID=6963&ACTION=INTRO). For general attendees, registration is \$75.

Need lodging?? Contact the GranTree Inn directly (406.587.5261) to reserve a room under the MFEC conference block. Use the Group ID T52JJ6D3 to get the conference rate.

**One Week Until the 2018 Personal Finance Challenge Opens for Registration**

The Montana Personal Finance Challenge is comprised of two parts: the preliminary online competition and the in-person state competition. Teams of 3-4 students will compete individually and as a team. Each team member is given a unique access code to compete in the preliminary online competition while being monitored by a teacher.

Each participant in the online competition has 35 minutes to answer 30 questions, and once begun, must be completed within a three-hour window. The questions are designed to test students’ knowledge in 10 areas of personal finance: thinking economically, earning income, paying taxes, budgeting, saving, financial planning, investing, borrowing, banking and financial institutions, and insuring.

Each team's score will be determined by combining the scores of the three highest-scoring individuals in each category. The seven highest-scoring teams will be invited to compete at the state competition in Helena.

The state competition includes a team challenge wherein teams have 90 minutes to develop recommendations for a fictional family's financial situation. Teams will present their recommendations to panel of judges.

The judges will determine which team will compete in the National Personal Finance Challenge on May 11, 2018 in Nebraska.

Awards are earned on an individual and team basis. Trophies are awarded to the three highest-scoring teams. Additionally, individual winners are awarded cash prizes.

**WHERE** The Online Challenge will determine the top 7 teams to come to Helena, at the Federal Reserve Bank, to compete in the Montana Personal Finance Challenge.

**WHO** All high school students are eligible. Teachers may enter multiple teams. There is no registration cost to teachers or students to participate in the Challenge. The Montana Council on Economic Education (MCEE) will cover the travel costs for state finalists.

**WHY** Provide students interested in personal finance the opportunity to gain more knowledge and showcase their skills in a fun and competitive manner.

**REGISTER** your teams by going to [financechallenge.unl.edu](http://financechallenge.unl.edu).

The Online Challenge will be held March 5-23, 2018, with the State Challenge on Monday, April 16, 2018, in Helena. The National Challenge will be held on Friday, May 11, in Lincoln, Nebraska.

Resources Available for Practice:

*Council for Economic Education* - [www.financechallenge.unl.edu](http://www.financechallenge.unl.edu)

--Rapid-fire question practice

--Case Study scenarios

--Sample quiz questions

*Minnesota Council On Economic Education* - [www.mcee.umn.edu](http://www.mcee.umn.edu)

--Sample Case studies

*EconEd Link* - [www.econedlink.org](http://www.econedlink.org)

--Personal finance lessons

*Federal Reserve Education.org* - [www.federalreserveeducation.org](http://www.federalreserveeducation.org)

--Lesson plans

--Videos

*Jump\$tart Coalition* - [www.jumpstartcoalition.com](http://www.jumpstartcoalition.com)

--Basic management and personal finance materials

Montana Family Finance - [www.familyfinance.montana.edu.index.php](http://www.familyfinance.montana.edu.index.php)  
-College curriculum and other training

It All Adds Up - [www.italladdsup.org](http://www.italladdsup.org)  
--Online games and simulations

National Endowment for Financial Education Bureau- [nefe.org](http://nefe.org)  
--Teacher resource section

For questions, please contact Rhonda Krieger at the Helena Branch of the Federal Reserve Bank of Minneapolis at [rhonda.krieger@mpls.frb.org](mailto:rhonda.krieger@mpls.frb.org) or by phone at 406.447.3871.

### **Early-Bird Registration for 2018 NBEA Convention—March 27-31—Ends Next Week**

Register now for the [National Business Education Association](#) (NBEA) [2018 Convention & Trade Show](#) in Baltimore, March 27-31, 2018. You won't want to miss this cutting-edge, energizing convention focused on the advancement of business education.

Early-Bird registration for the 2018 NBEA Annual Convention ends March 7, 2018.

The NBEA 2018 Convention will provide over 70 exciting and cutting-edge educational sessions, more than 20 technology workshops that will expand specific skills and introduce new technology, and general session speakers who will educate and inspire.

In addition, the Business Education Research Conference will be held in conjunction with the NBEA 2018 Convention. Do not miss this amazing opportunity to enhance your knowledge and skills as a business educator, take part in networking opportunities, and be challenged to return to your classroom ready to educate, empower, and energize your students.

With more than 130 attractions, museums, historic sites, and performing arts groups, Baltimore promises something for everyone. From "The Star-Spangled Banner" to African American history, to The Baltimore Basilica (America's first cathedral), there's something exciting around every corner.

NBEA is excited to offer pre- and post-convention tours as well. Come early and stay late to be involved in all that the NBEA 2018 Annual Convention has to offer.

Visit the NBEA 2018 Convention site ([www.nbea.org/newsite/conferences/convention/convention.html](http://www.nbea.org/newsite/conferences/convention/convention.html)) to access the complete convention details, including general convention information, session descriptions, professional development seminars, technology workshop descriptions, and information on pre- and post-convention tours.

### **NGPF Summer Institute 2018 Applications Now Open—Due Friday, March 9**

Looking for great Professional Development opportunities this summer? Next Gen Personal Finances' Summer Institute may be what you are looking for.

NGPF is excited to announce that applications for the Summer Institute 2018 are now open.

This year, NGPF will be hosting TWO Summer Institutes—that means 24 educators will have the opportunity to join Next Gen Personal Finance this summer.

Summer Institute Dates:

--June 24-27, 2018

--July 22-25, 2018

The application deadline is March 9, 2018. The application can be completed at

<https://docs.google.com/forms/d/e/1FAIpQLSe4hqzMaNhdaQJh5le8iFtBnzcJCvM1L7CpmLgwt1qPeJ1lbw/vie wform>

### **What to Expect From Summer Institute:**

--An opportunity to network with eleven other passionate, dedicated, innovative personal finance educators from around the country

--Meaningful, relevant workshops from NGPF staff as well as special guest presenters

--A school-year commitment of serving as an NGPF Fellow, sharing your expertise with the HGPF nationwide community

--All expenses paid, including transportation, hotel accommodations (4 days/3 nights), all meals, and a few fun events around town

--A lot of hard work and a lot of fun.

### **Who Should Apply?**

NGPF anticipates selecting teachers with a diverse set of experiences. For example, last year's Summer Institute had 24 participants across two sessions hailing from 15 states who came from a variety of school types (public, charter, and private), settings (rural, suburban, and urban), and had different levels of teaching experience.

Applicants must:

--Be current US high school personal finance teachers or teacher-educators

--Be able to travel to the NGPF Palo Alto, California, office where the Summer Institute will be held

--Participate in all sessions during the 2 1/2 day professional development including a Welcome Dinner on the Sunday of your arrival

--Serve as an NGPF Fellow for the 2018-2019 school year (details to be provided)

--Submit a completed application by March 9, 2018

For insight into how we made our selections last year, read

<https://docs.google.com/document/d/1ytoHtEEHDJScxNBbS5etCi9nIfDJ2my5ZZeQsDmMP-c/edit>.

For questions, please contact [laura@ngpf.org](mailto:laura@ngpf.org).

### **Save the Date—Montana Economics Seminar for Teachers this Summer**

The [Montana Council on Economic Education](#) is happy to announce the details for this summer's Economics Seminar for Teachers.

The 2018 Economics Seminar for Teachers will take place July 26 & 27 in Bozeman on the Montana State University campus. The two-day will begin with lunch on Thursday, July 26, with classroom sessions through the afternoon, and teacher appreciation dinner. On Friday, July 27, classroom sessions will be held in the morning and an afternoon field trip. The seminar will conclude by 3 pm.

Professors and industry experts will be providing a multi-day professional development program featuring the best practices in teaching economics at the high school level. Participants will be able to earn 12 OPI Renewal Units.

Registration materials will be available soon. If interested in attending or if you have any questions, please email [mcee@montana.edu](mailto:mcee@montana.edu).

### **Resource from the FTC for 2018 National Consumer Protection Week—March 4-10**

The Federal Trade Commission (FTC) educates consumers about issues that affect their daily lives, including their financial well-being, health, and privacy. Within the [FTC](#) Bureau of Consumer Protection, the [Division of Consumer and Business Education \(DCBE\)](#) seeks to educate and empower consumers by providing them with [simple and practical information](#) adapted for particular audiences. This information helps people understand their rights and recognize, avoid, and [report frauds](#).

DCBE produces, promotes, and disseminates educational messages and materials to the widest possible audience through multi-faceted communications and outreach programs. These efforts involve the use of print, broadcast, and [electronic media](#), the Internet, special events, and partnerships with other government agencies, consumer groups, trade organizations, and businesses.

The FTC creates consumer and business education materials, participates in hundreds of outreach events each year, including webinars, trainings, presentations, and Twitter chats, publishes hundreds of scam alerts and other blog posts, in English and Spanish, and sends free email alerts to hundreds of thousands of subscribers. The [FTC's bulk publication ordering website](#) allows about 15,000 organizations a year – police, libraries, schools, banks, etc. — to order materials to distribute in their communities.

The [Consumer.gov](#) site is designed to reach audiences with little time or limited English proficiency. It features a bank of basic materials on a variety of topics, including: making a budget, opening a bank account, using credit and prepaid cards, the importance of a credit report, and how and why to protect personal information. The materials are easy-to-use and direct, suitable for students in their teens or adult years. Consumer.gov has lesson plans, videos and audio read-alongs to support people with different learning styles, and includes free resources for teachers, librarians, and other community leaders.

The FTC takes a lead role in organizing the annual [National Consumer Protection Week](#). This coordinated campaign encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions.

Do you teach people about everyday financial issues? [Consumer information from the FTC](#) is available at no cost and is in the public domain. That means you can print it, copy it, post it, or link to it freely.

Share the resources with students, friends, family, coworkers, and neighbors.

Share tips, use your social networking skills, or, [order free materials](#) to hand out at events or conferences—or just to give out in your community.

**National Consumer Protection Week (NCPW).** NCPW, which takes place March 4-10, 2018, is a time to help people understand their consumer rights and make well-informed decisions about money. [NCPW.gov](#) is a one-stop site that offers a toolkit to help with planning consumer protection events in every community, and also a [toolkit](#) for reaching members of the military about consumer protection. [NCPW.gov](#) has a list of helpful tips and resources from federal, state and local agencies and other consumer protection groups. The website also offers [free materials](#) that people can order in English and Spanish. If ordering for an event, please allow up to four weeks for delivery.

**Kids' Online Safety.** The FTC developed [Net Cetera](#), an awareness campaign to teach kids and parents how to stay safe online. The research-based campaign was informed by input provided by internet safety, child development, cyberbullying, and public health experts from around the country. Consumer and Business Education has provided more than ten million free copies of the campaign's flagship guide for parents, Net Cetera: Chatting with Kids About Being Online, to schools, school districts, law enforcement, libraries and other community organizations across the nation. The online Net Cetera Community Outreach Toolkit includes the guide for parents, a booklet for kids, videos for parents and kids, slides and discussion guides to use in a presentation, and ideas to help people spread the word about online safety.

### **[You, Your Students, & Your School can Win \\$750 in No Kid Hungry Photo Contest](#)**

[mt.nokidhungry.org](#) wants to see *your* photos in the second annual [#MTSCHOOLEATS Photo Contest](#).

Any Montana Public School staff, faculty, students, food personnel, or school volunteers are eligible to enter.

The aim of the contest is to showcase schools meals across the state that demonstrate good, healthy food being prepared by Food Service Staff.

\$750 First Place prizes and \$375 Runner-Up prizes will be awarded in three categories:

1. Breakfast Foods
2. Indigenous Foods
3. Everything Else

Submissions will be accepted from February 1, 2018 through March 31, 2018.

**[CLICK HERE FOR INSTRUCTIONS AND ENTRY FORM](#)**

### **Planning to Attend the ACTE Region V Conference in April? How About a First-Time Attendee Stipend?**

If the [2018 Region V Leadership Conference](#) in Colorado Springs (April 11-14) will be the first time you have attended a Region V conference, be sure to apply for one of the stipends available.

Up to 10 \$500 stipends will be awarded for the 2018 Conference in Colorado and the 2019 Conference in Montana (in Bozeman, April 2019). The stipend will be spread over two years with \$250 paid upon attending each conference.

Awards will be made at the conference and deadline for submission is **March 15**. Region V will notify you by April 1 if you are receiving the stipend.

To apply, please complete and submit the online application at [https://www.acteonline.org/uploadedFiles/Who\\_We\\_Are/Regions/Region\\_V/1st%20TimerStipend%20for%20Region%20V\\_100316.pdf](https://www.acteonline.org/uploadedFiles/Who_We_Are/Regions/Region_V/1st%20TimerStipend%20for%20Region%20V_100316.pdf).

### **Spring in the Springs—Register Today for the ACTE Region V Conference in Colorado Springs in April**

Region V is the [Association for Career and Technical Education](#)'s (ACTE) western region and the 2018 Region V Conference will be held just down the road in Colorado Springs.

The [2018 ACTE Region V Conference](#) will take place April 11-14 at the [Cheyenne Mountain Resort](#) in Colorado Springs, Colorado.

Registration for the [2018 ACTE Region V Conference](#) is \$425 and includes most meals during the conference. Hotel rooms can be booked directly at the [Cheyenne Mountain Resort](#) for \$144 per night plus tax.

View the [Schedule at a Glance](#) as you plan your travel.

For more information about Region V and the 2018 Region V Conference, visit [www.acteonline.org/regionv](http://www.acteonline.org/regionv).

*Please note, the 2019 ACTE Region V Conference will be hosted by [Montana ACTE](#) and in Bozeman, April 2019.*

### **Summer Professional Development for Joy & Beauty of Computing and Mobile CS Principles in Butte**

Montana Tech will be holding two Professional Development workshops for Montana high school teachers interested in adding computer science to their classroom and/or wanting to enhance current skills and curriculum.

[Joy and Beauty of Computing](#) and [Mobile Computer Science Principles](#) will be held June 25-29 on the Montana Tech campus in Butte.

[Joy and Beauty of Computing](#) will focus on Computational Thinking, and Python programming, Topics in CS with [Mobile Computer Science Principles](#) including App Inventor programming, computational thinking, data and information.

For details, requirements for participants, and to register please visit [hs.umt.edu/cs/summer-offerings/jbc.php](http://hs.umt.edu/cs/summer-offerings/jbc.php) if



interested in [Joy and Beauty of Computing](#) and [hs.umt.edu/cs/summer-offerings/mobile-csp.php](http://hs.umt.edu/cs/summer-offerings/mobile-csp.php) for [Mobile Computer Science Principles](#).

### **Apply Today for a FREE 2018 Advanced Accounting Training—Boise, June 19-21; Stipends Available**

The application for the [2018 APBP: Accounting Program for Building the Profession](#) (formerly known as Accounting Pilot & Bridge Project) training is now open. The American Institute of Certified Public Accountants (AICPA) has partnered with state CPA societies and/or state departments of education throughout the country to bring you training sessions to equip you with higher order accounting curriculum that will increase your students' engagement.

***Becoming a part of APBP is not only FREE, but also provides high school teachers with a \$200 stipend upon completion of the program.***

More than 1,000 high school teachers in 42 states have attended the training, received their free materials and been provided ongoing support. Are you interested? Head over to the APBP website to find a training near you.

A 2018 training for Idaho, Montana, and Utah is currently scheduled for June 19-21 in Boise on the Boise State University campus.

Details about the [2018 APBP: Accounting Program for Building the Profession](#) project can be found at [www.startheregoplaces.com/teacher/apbp-advanced-accounting](http://www.startheregoplaces.com/teacher/apbp-advanced-accounting).

To see the topics to be covered in the training, download a PDF of the [sample rubric](#).

AICPA research has found the first accounting course high school students take greatly impacts their decision to pursue accounting as a major and career choice.

### **Fun Facts and Trivia**

The Uakari (pronounced “wakari”) Monkey is a small South American primate with striking bald heads and bright red faces.

The red color of their face is a sign of good health; a pale Uakari is a sign of a sick animal.

Uakari live in the Amazon Basin, in the swampy forests of Brazil, Peru and Columbia.

Uakari prefer the areas along small rivers, lakes and swamps rather than the forests that fringe the larger rivers.

Unlike most monkeys, bald uakarids have very short tails, but move nimbly in the trees without them by using their arms and legs.

Uakari live in groups called troops and are quite social animals.

During the day, Uakarids split up to forage in smaller groups of one to ten individuals. At night, they sleep aloft, high in the rain forest canopy.



They eat a fruit-heavy diet, but also consume leaves and some insects.

Their hands and feet are strong and agile with their opposable thumbs allowing the Uakari to hold onto fruits and tree branches.

Females give birth to one single offspring infant every two years, usually between December and March.

Issues of the Wednesday Reader are archived on the Montana Business Education Association (MBEA) website at [www.mbea.info](http://www.mbea.info). The Wednesday Readers are under the Newsletter section and listed most-recent first.

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*"You don't make decisions because they are easy; you don't make them because they are cheap; you don't make them because they're popular; you make them because they're right." ~Rev. Theodore Hesburgh*