

The Montana Financial Education Coalition's 2022 Conference is Free, Virtual, & Next Week

The [Montana Financial Education Coalition](#) (MFEC) will be holding the [2022 MFEC Conference](#) on Wednesday, February 23, **VIRTUALLY** via WebEx.

[Registration](#) for this year's conference is **FREE**.

A [schedule](#) with a listing of sessions for the [2022 MFEC Conference](#) is posted on the MFEC website.

Up to seven (7) OPI Renewal Units will be provided for participation.

Cyber Education Discovery Forum—June 20-22, 2022—in Alexandria, Virginia

The [Cyber Education Discovery Forum](#), hosted by [CYBER.ORG](#), is a professional development event designed to prepare and empower K12 educators to teach cybersecurity topics. Early-Bird Registration is \$50, ending March 31, and increases to \$100 after March 31.

- Learn and practice ready-to-implement lessons in daily workshops
- Explore relevant cybersecurity education topics through breakout sessions
- Network with K-12 educators as well as cybersecurity industry and organizations

The [Cyber Education Discovery Forum](#) will be held June 20-22, 2022, in Alexandria, Virginia, at The Westin Alexandria Old Town. Room rates are \$195 with reservations due by May 18, 2022. The Westin Alexandria Old Town is 4.5 miles from Reagan National Airport (DCA).

The [Cyber Education Discovery Forum](#) will have four tracks: 1) Cybersecurity Awareness for Elementary; 2) Cybersecurity Awareness for Middle School; 3) Technical Cybersecurity for High School; and 4) Cyber Society.

"Scratch for Educators": A new resource to help you Get Started with Scratch!

[Scratch](#) has created an exciting new resource to help you teach with Scratch. Their latest blog post, "[Scratch for Educators - Get Started with Scratch](#)," will guide you through setting up a Teacher Account, walk you through commonly asked questions from our community, and more.

Scratch is excited to see what you and your students will create with Scratch.

Read the blog post [here](#).

Final Countdown for Gold Standard Grants from NGPF

[Next Gen Personal Finance](#) (NGPF) invites you to commit to Personal Finance for ALL and win grant funds. Nothing can stop this community's quest for universal financial education.

Since 2019, teachers at 160 high schools around the U.S. have won over \$900,000 in grants from NGPF when they convinced their administrators to guarantee a one semester personal finance class for ALL..

Right now is when many districts consider new course proposals, schedule changes, graduation requirements, etc. Plus, this grant's deadline is fast approaching on August 31, 2022 (or before funds run out).

Kick your efforts into high gear today and earn your high school up to \$10,000.

Visit the NGPF website for the [Grant Application & Resources](#).

Montana Contractors Association Grants & Scholarships Available

The [Montana Contractors Association](#) (MCA) is accepting applications for our scholarships and grants for the 2022/23 school year. You will find the application site here: [MCA Scholarships & Grants](#).

The following is a description of scholarships and grants offered through the MCA this year:

MCA Education Foundation Construction Trade Awareness Grant: this grant is awarded to middle and high school industrial arts instructors to help fund events or projects that bring attention in your school and community to careers in construction. Some examples of projects that have been funded in the past include new safety signage in your shop, materials or new tools to complete a classroom project, worksite visits, or construction promotion in your school.

MCA Associates Presidential Scholarship—High School: this scholarship is available to all current high school seniors who are planning on attending any accredited postsecondary school (in-state applicants), or an accredited Montana postsecondary school (out-of-state applicants). The applicant must also have a parent or guardian employed by an MCA member company (a current member directory can be found at: [MCA Membership Directory](#)).

MCA Associates Presidential Scholarship—Undergrad: this scholarship is available to all students currently enrolled at a higher education institution and working towards an undergraduate degree, and who are attending any accredited postsecondary school (in-state applicants), or an accredited Montana postsecondary school (out-of-state applicants). The applicant must also have a parent or guardian employed by an [MCA member company](#).

MCA Concrete Division Scholarship: to qualify for an MCA Concrete Division Scholarship, applicants must have parents or guardians employed by [MCA member companies](#) and who are members of the MCA Concrete Division. The applicant must also be planning on attending any accredited postsecondary school (in-state applicants), or an accredited Montana postsecondary school (out-of-state applicants).

The deadline for all these applications is Friday, April 15, 2022. The MCA staff and board members will review scholarship and grant applications and select the award recipients before the end of the current school year.

Apply Now for the Montana Quality Educator Loan Assistance Program

Through House Bill 211, the 2019 Montana legislature renewed the quality educator [student loan assistance](#) program as a recruitment and retention aid for rural schools. The Office of Public Instruction is responsible for administering the program. Applications for the [Montana Quality Educator Loan Assistance Program](#) will be accepted from February 1-March 31, 2022.

Newly hired quality educators who teach or work in a subject that has been identified as a "critical quality educator shortage area" at an "impacted school" are eligible to receive state paid loan assistance for up to four years, so long as they remain a full-time employee at an impacted school.

The [program](#) provides for up to \$3,000 of state-funded loan repayment at the end of the first year of teaching, up to \$4,000 at the end of the second year, and up to \$5,000 at the end of the third year. In addition, the school district has the option to offer up to \$5,000 at the end of the fourth year, but this is entirely a local decision.

Adobe Design Circle Scholarships for Students

The [Adobe Design Circle Scholarships](#) application is now open. Applications are due on Monday, March 14 at 11:59 pm Pacific Time.

Adobe believes that young people should have the opportunity to learn and express themselves through creativity and technology, regardless of their economic or cultural backgrounds. A diverse design community that reflects the world around us is essential to our industry's future innovation and economic success.

To help reach untapped youth communities and foster more diversity in the design industry, the [Design Circle scholarship](#) will do just that: Adobe is awarding 10 annual college scholarships—up to \$25,000 per year, for each year of the recipient's undergraduate education (up to four years or \$100,000).

The scholarship is ideal for students who want to enter product design or experience design-related careers (e.g. digital, web, UX/UI, interaction design, or similar).

For more information and to access the application, click [here](#).

Scholarship Applications for the CSTA 2022 Conference are Now Open

The [Computer Science Teachers Association](#) is excited to announce that [scholarship applications](#) for the CSTA 2022 Conference are now open. Thanks to the generous support of CSTA partners, they are able to offer financial support to cover the conference registration fee, three nights in a hotel, and/or airfare, train, or mileage reimbursement (up to \$400).

You must be an active CSTA member to apply. [Become a member](#) for free today.

The [CSTA 2022 Conference](#) will be held July 14-17, in Chicago.

Learn more and [start your application](#) today. The application will close on April 24, 2022, at 11:59 pm (PDT).

Scholarship Opportunity from the National Business Education Association

The [National Business Education Association](#) (NBEA) will again be awarding two (2) scholarships in the amount of \$3,000 each via the Business Education Scholarship program.

Administered by the Council for Business Teaching and Research (CBTR), the NBEA Rosemarie McCauley, Floyd L., and Doris H. Crank Memorial [Business Education Scholarship](#) provides funding for those seeking to pursue their undergraduate, graduate, or advanced degrees in Business Education as well as those pursue other degrees within business with the intent of becoming a middle school or high school Business Educator.

Completed applications are due May 1, 2022, and notification of award will be sent by July 1.

Please visit the NBEA Rosemarie McCauley, Floyd L., and Doris H. Crank Memorial [Business Education Scholarship](#) page of the NBEA website for complete guidelines and application procedures.

New 5-Hour Mini Professional Development Courses on CodeHS

CodeHS is offering [five new mini professional development courses](#) for teachers wanting to level up their computer science education knowledge over a week or even a weekend. The time to complete each mini course is about five (5) hours.

Explore the new courses available below.

[How CodeHS Works](#): Learn how to leverage CodeHS tools for grading, progress tracking, providing feedback, customizing courses, and more.

[Using the CodeHS IDE](#): Learn how to use the CodeHS integrated development environment to engage, assess and collaborate with students.

[Debugging in Java](#): Learn techniques for finding common code errors and effective debugging strategies for Java exercises.

[Collaboration in CS](#): Learn what collaboration in the CS classroom looks like and explore various collaboration techniques.

If you currently use CodeHS, be sure to check out other [professional development opportunities](#).

If you are interested in learning more about CodeHS and how to use the platform in your curriculum, either via the free or subscription format, get more information on the [CodeHS website](#).

Digital Lessons to Introduce Students on Savings + Retirement

[EVERFI](#) is proud to announce a brand new and cost-free classroom resource for Montana educators. [Grow: Financial Planning for Life](#) provides easily accessible lessons that help students identify important stages in their lives to save for, and how they can begin incorporating smart money habits into their lives now.

Topics include: financial goals, saving, budgeting, good vs. bad debt, growing wealth, retirement plans, and how to balance expenses, emergencies and other financial responsibilities while saving for their future.

Getting your students started only takes a few minutes. Contact your local EVERFI support leader Sean (stthomas@everfi.com) and he can show you how to access the lesson over email, in a 15 minute call, or by leading your class through their first virtual lesson.

Announcing the Junior Prospects Competition & Update on The Prospects

The Montana Chamber Foundation is excited to announce that this year's competition will also include a prize purse for entrepreneurial minded junior high schoolers.

These prizes include cash awards, sponsored by Jobs for Montana's Graduates (JMG) and Two Bear Capital, to encourage entrepreneurial thinking that improves local communities; and we are accepting submissions for existing or new business ideas for generating money.

This competition is open to all Montana middle school-aged entrepreneurs. To learn more, contact Tiana Yates, Youth Entrepreneurs Coordinator at tiana@montanachamber.com.

Current Prize Purse: \$2,000 cash—Enter as individuals, teams or as a class to compete for cash prizes of \$100-\$250 for entrepreneurial thinking that improves your community; and for existing or new business ideas that generate money.

Submission Requirements: Pitch Video (two minutes or less), Business Summary (1,000 words max.), Participation Agreement/Waiver Form signed by an Educator and/or Parent or Guardian.

Dates: The Spring Round will take place January 17-March 18 with the Awards Show (Virtual) on Friday, April 22 at 12 pm.

Submission Link: More information can be found on the [Montana Chamber's Prospects](#) website. To learn more, please contact Tiana Yates, Youth Entrepreneurs Coordinator, at tiana@montanachamber.com.

Categories & Structure: The Junior Prospects competition is designed to develop entrepreneurial thinking through the Youth Entrepreneurs project-based learning activities. To provide structure, the Montana Chamber Foundation recommends formatting your submissions in one or more of the following categories.

- [The Vacant Lot](#): Team or Class Competition
- Free Category: Follow your passion
- Industry Specific Ideas: Health, Tech, Construction, Manufacturing
- Mobile Applications to improve life
- Sports-related goods or services
- Non-Profit/Community Development New product or invention
- Improve existing services

The Prospects Update (High School): The Spring Round for The Prospects (high school division) has officially opened and will go through March 18. Great submissions have been received in the first round and are looking forward to seeing even more come in. The prize purse is up to \$63,500 and continues to grow.

To easily access the eligibility waiver, competition guide, and a full list of prizes please click [here](#). This Google Drive is being updated weekly with prizes and information so please make sure to keep checking back. The drive is a helpful place to help narrow down student ideas if they are struggling as there are some specific prizes and categories. You can also visit The Chamber website: [The Prospects - Montana Chamber of Commerce](#).

[Register for Summer 2022 APBP Trainings and Reserve Your Hotel Today!](#)

The Association of International Certified Professional Accountants (AICPA) is excited to announce that registration for the Accounting Program to Bridge the Profession (APBP) Advanced Accounting summer trainings is open on the [StartHereGoPlaces](#) website and the hotel discount codes are available.

If you are new to APBP and would like to learn more about the curriculum and free training, click [here](#).

Four trainings sessions will be held this this summer with the following hotel discounts:

Location: Las Vegas, Nevada at AICPA's ENGAGE Conference: June 7-9, 2022 (limited space available).

Hotel information: A reduced rate of \$150/night is available at the Park MGM. For more information, click [here](#).

Location: Chicago, Illinois: June 20-22, 2022

Hotel information: A reduced rate of \$169/night is available at the Chicago, Central Loop - Club Quarters Hotel. For more information, click [here](#).

Location: Houston, Texas: July 20-22, 2022

Hotel information: A reduced rate of \$149/night is available at the Houston Marriott West Loop by the Galleria. For more information, click [here](#).

Location: Roseland, New Jersey: August 1-3, 2022

Hotel information: A reduced rate of \$139/night is available at the Hampton Inn Suites Fairfield. For more information, click [here](#).

Discounted rates are on a first come first serve basis and rooms are limited.

To sign up for a training, go to [StartHereGoPlaces](#) and complete your registration. Training is **free** and breakfast and lunch will be provided to all attendees.

Should you plan to attend one of the trainings, be sure to work with your district/school to receive OPI Renewal Units for your participation.

Send any inquiries to apbp@aicpa-cima.com.

Secure Your Spot for the CSTA 2022 Conference

Engage with your community of computer science teachers during the Computer Science Teachers Association's [CTSA 2022 Conference](#).

Experience over 200 educational sessions to help you get the best educational experience possible. Energize in-person, where you will leave feeling refreshed and excited to start the school year, armed with new lessons and tools to implement in your classroom.

Join the community at CSTA 2022, set for July 14-17, in Chicago. [Secure your Early Bird rate](#) before prices increase on May 31.

Exclusive Scholarship Opportunity For Your Accounting Students

Applications for the [2022-2023 AICPA Foundation High School Scholarship](#) are open until March 1, 2022.

The AICPA Foundation will provide \$2,000 to 10 students who intend to continue their accounting studies at an accredited college or university, and who have taken an advanced high school accounting course taught by teachers who are a part of the Accounting Program to Building the Profession (APBP) program. Selected recipients will be awarded this scholarship during June-July of 2022 for the fall 2022 and spring 2023 academic year.

Eligible students must be/have:

- Taken an advanced accounting course taught by an APBP trained educator.
- The nomination of a registered educator or school counselor at [StartHereGoPlaces.com](https://www.startheregoplaces.com) or nomination by a current AICPA member.
- Proof of acceptance into a public or private, not-for-profit (501(c)) two or four-year accredited college or university located in the U.S. states or territories for the full 2022-23 academic year.
- Maintained a GPA of at least 3.0 (on a 4.0 scale).
- Enrolling as a full-time undergraduate (12 semester hours or equivalent) for the full 2022-23 academic year.
- A registered High School student on [Start Here, Go Places](https://www.startheregoplaces.com).
- A U.S. citizen or permanent resident (green card holder).
- Some financial need (i.e., not receiving a full or partial scholarship(s) and/or grant(s) that cover and/or exceed student's educational expenses)
- Note: AICPA staff and their family members are not eligible to receive this scholarship.*

Eligible students can apply online [here](#). Applications will be accepted until March 1, 2022.

[The Prospects 2022 High School Business Competition—Spring Round is Now Open](#)

[The Prospects](#) is a virtual statewide entrepreneurship competition for high school students with new ideas and existing small businesses. This collaborative initiative invests in our students while developing a mentorship platform to connect with business and community leaders.

[The Prospects](#) is Montana's premier opportunity for high school students to demonstrate and be handsomely rewarded for their entrepreneurial spirit...that spirit you are unleashing in your classes.

Any of Montana's 40,000+ high school-aged students are encouraged to submit their innovative ideas and solutions or enter their existing businesses. Matt and Tiana Zoomed with over 100 students in more than 10 classrooms around Montana in December. During these meetings they are encouraging students to think about their passions and what motivates them. They then offer suggestions on how to turn these passions and motivators into a business. They also discuss students' current business ideas and brainstorming on how to cultivate their ideas into a winning submission. If this is something you would like to bring into your classroom, please email Tiana Yates at tiana@montanachamber.com to schedule a time for Tiana and Matt to Zoom with your class.

The current prize purse includes \$51,000 in cash and scholarships. Stay tuned for regular updates as the prize purse grows. Prizes will include cash prizes, scholarships & financial aid, technology prizes, and opportunities for mentoring, internships, apprenticeships, and work-based learning.

Participants will need to submit a (1) a pitch Video (two minutes or less), (2) a business summary (1,000 words max.), (3) a waiver form signed by an educator and/or parent or guardian, and (4) a completed W-9 Form.

The Spring 2022 round runs January 17-March 18, 2022.

The awards show will be held Friday, April 22 at 12 pm (MDT).

Judging for both the Fall 2021 and Spring 2022 rounds will take place following the closing of the spring round.

Complete details about The Prospects and submission information can be found at MontanaChamber.com/Prospects.

To learn more or to get questions answered, please contact Tiana Yates, Youth Entrepreneurs Coordinator, at tiana@montanachamber.com.

Fun Facts & Trivia

Scrabble was invented in 1931 by New York architect Alfred Moshier Butts.

Butts invented the game in an attempt to create a word game that combined anagrams and crosswords, which involved luck, chance, and a great deal of skill.

National *Scrabble* Day is celebrated on April 13, which is the birthday of Alfred Butts.

Back in 1931, the original name for *Scrabble* was '*Lexico*', before becoming '*Criss-Cross Words*' and eventually '*Scrabble*'.

'*Lexico*' is a shortened version of the word '*Lexicon*', which is another term for '*Language*' or '*Vocabulary*'.

Alfred Butts decided on the frequency and distribution of the letter tiles through analyzing the front page of the *New York Times*.

The game is sold in 121 countries and comes in 31 different languages, as well as a Braille version.

Over 150 million copies of *Scrabble* have been sold worldwide!

Down the sides of sofas, underneath carpets, eaten by children and pets alike; somewhere in the world, there are over a million missing *Scrabble* tiles.

Each hour, at least 30,000 *Scrabble* games are started.

Scrabble has quite a celebrity following, those celebs who play include Sting, Keanu Reeves, Moby, John Travolta, Carol Burnett, Jimmy Kimmel, Kylie Minogue, Mel Gibson, Joan Collins, Tom Cruise, Kate Hudson, Richard Nixon, and Queen Elizabeth II.

If all the *Scrabble* tiles ever produced were lined up, they would stretch for more than 50,000 miles.

It's possible to score 1782 points on a single word with Oxyphenbutazone.

To get those points, competition player Benjamin Woo played it across the top of the board, hitting three Triple Word Score squares whilst also making seven crosswords downwards.

English *Scrabble* has 100 tiles and the Italian and Portuguese *Scrabble* have the most with 120 tiles.

In 1985, Lieutenant Commander Waghorn and Lance Corporal Gill played Scrabble for five continuous days; not by choice, as they were both trapped in a crevasse in Antarctica.

In 1992, Franklin Mint commissioned and produced a version of *Scrabble* featuring 24k gold-plated tiles.

The original version of *Scrabble, Lexico*, did not have a board and was played with tiles only.

Scrabble is used all over the world as a means of teaching English.

The name *Scrabble* comes from the words Scrabbling, Scrabbled and Scrabbles—all of which means to claw or scrape at something frantically.

These words all derive from the Dutch word 'Schrabbelan', which most likely integrated into American diction from Dutch settlers to North America.

One variation of the *Scrabble* rules that people play is called 'Clabbers'. This is an anagram of *Scrabble*, in which players play their words in any order they want to and play the letters in any order so long as the letters can make an anagram of a word.

In 2004, *Scrabble* was finally inducted into the American National Toy Hall of Fame, joining other great toys and games such as *Monopoly, Etch A Sketch, Lego, and The Game Boy*.

Issues of the Wednesday Reader are archived on the Montana Business Education Association (MBEA) website at 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