

Q & A Regarding the New Economics/Financial Literacy Graduation Requirement

Since the spring when the new graduation requirement for economics/financial literacy was approved, there have been some questions about implementation. Below are some details as preparation continues for official implementation.

When will the economics/financial literacy graduation requirement go into effect?

--July 1, 2025. The students graduating in the Class of 2026 will have to have had at least one semester of economics/financial literacy by the time they graduate.

Where will the economics/financial literacy graduation requirement be taught?

--The course can be taught as a Math, Career & Technical Education (CTE), or Social Studies course.

In which CTE program areas can the economics/financial literacy graduation requirement be taught?

--Agriculture, Business & Marketing, or Family & Consumer Sciences.

Will the economics/financial literacy graduation requirement be an added credit for graduation?

--No, the half-credit requirement can be taught as part of credits already required. Currently, two (2) credits of Math and Social Studies and one (1) credit of CTE are required for graduation; therefore, the half-credit of economics/financial literacy can be used to meet the required credits for either content area.

Will the OPI mandate a curriculum or require specific economics/financial literacy topics to be taught?

--No, similar to all other content areas, districts will be allowed to select their own curriculum. Economics/financial literacy curriculum currently being taught can continue to be used for courses being counted for the graduation requirement.

Will a new set of standards be developed for the economics/financial literacy graduation requirement?

--No. Teachers will continue to use the same set of standards being used for courses taught within their content area. Additionally, the [National Standards for Personal Financial Education](#) can be referenced.

Can more than one course count for the economics/financial literacy graduation requirement?

--Yes. Schools can elect to have more than one course within a content area count or more than one course in multiple content areas count. For example, a Personal Finance and an Accounting course taught by a Business teacher may both count as well as a Life Skills course in a FCS program or an Economics course taught by a Social Studies teacher. It will be up to the local district to determine the courses to be counted for the requirement. I hope a listing of approved OPI Course Codes for courses eligible to meet the requirement will be released soon. Please note, there is no timeline in place for this to happen.

Can a school "double dip" courses?

--Yes. If a student takes a full-year Personal Finance course from a Business teacher, the one (1) credit earned will meet the CTE graduation requirement credit and with the credit being earned by taking a Personal Finance course, it will also meet the half-credit economics/financial literacy requirement.

Where can I find curriculum and instructional resources if I am starting a new course to meet the requirement?

--Here is a link to a Wakelet I put together with curriculum resources for teaching a financial literacy/personal finance course: bit.ly/TeachingFinLit. If you have resources you would like to share, please email the website(s) and I will add them to the collection.

What if I am already teaching an economics/financial literacy/personal finance course?

--Then you are ahead of the game and ready for implementation. Be sure your course(s) is/are correctly coded so you get "credit" for teaching the course. For example, do not code a Personal Finance course to 22151 Career Exploration, the recommended course code is 19262 Consumer Economics/Personal Finance.

The New CTE Professionals Hybrid Workshop 2032—Professional Learning Designed for those New to the Montana Career & Technical Education Classroom

The Office of Public Instruction's Career and Technical Education Specialists will be conducting the [New CTE Professionals Hybrid Workshop 2023](#) via four (4) sessions—three (3) virtually and one (1) live, in-person—beginning Tuesday, September 19, via Zoom.

The New CTE Professionals Hybrid Workshop 2023 focuses on early-career professionals—specifically Career & Technical Education professionals within the first five (5) years in a Montana Career & Technical Education classroom. Additionally, Montana CTE professionals who have participated in the past are invited to attend to enhance their classroom skills and knowledge of Career & Technical Education. School administrators and counselors who may be new to or want to learn more about Career & Technical Education in Montana are also invited to attend.

This FREE professional learning opportunity will provide attendees with information on a variety of topics related to Career & Technical Education including:

- Advisory committees,
- Best Practices in CTE through Career & Technical Student Organizations,
- Classroom safety & liability,
- CTE and program-area standards and guidelines,
- Dual Enrollment,
- Instructional strategies for the CTE classroom,
- Montana Career Pathways,
- Perkins funding,
- Professional development organizations,
- Recruitment and Retention of CTSO Members,
- State CTE funding & data reporting,
- Work-Based Learning, and
- Workplace Skills through your CTSOs.

The workshop sessions will be held virtually Tuesday afternoon September 19 and October 10; a live, in-person, on Wednesday, October 18 at Fairmont Hot Springs Resort; and a virtual follow-up session Tuesday, November 7.

The workshop is offered free of charge and up to nine (9) OPI Renewal Units will be offered.

Additional details about the New CTE Professionals Hybrid Workshop 2023, including a schedule of events, is available at bit.ly/NewCTE2023Flyer.

Registration for the New CTE Professionals Hybrid Workshop 2023 can be completed and submitted online at bit.ly/NewCTE2023. Registrants will receive a packet of materials onsite at Fairmont Hot Springs Resort on Wednesday, October 18. To be included in the materials count, please submit registration by the end of the day on Monday, September 18, 2023. Please note, materials cannot be guaranteed for registrations received after September 18.

For registration assistance or for more information, please contact Business Education Specialist Eric Swenson at eswenson@mt.gov.

Updated Montana Career Pathways Files & Other BusEd Resources Available to Download

Montana's secondary Business and Marketing Education programs currently have five (5) Montana Career Pathways available in which class can fall—Arts, A/V Technology, & Communication; Business Management; Finance; Information Technology; and Marketing. The Montana Career Pathway documents for each pathway have been updated for changes/updates made to the various industry recognized credentials and for the upcoming changes to graduation requirements. The updated pathway files can be downloaded from the shared Google Drive folder at bit.ly/MTBusEd23-24.

Other updated files in the shared Google Drive folder include the

- [Montana Business Education Planning Calendar for 2023-2024](#);
- [Framework for Business Education in Montana](#);
- [Montana OPI TEAMS K-12 Course Codes, Business & Marketing Education Reference Manual](#);
- [National Standards for Business Education](#) (Released July 2023); and the
- [Perkins Grant CTE Specialist Liaisons \(Updated Summer 2023\)](#).

If you have any issues accessing the files above, please let me know via email at eswenson@mt.gov.

Montana CTE Professionals Gathering at Fairmont for 2023 Fall Institute

The Montana Association for Career & Technical Education (Montana ACTE) Board of Directors is thrilled to invite you to the upcoming [Montana ACTE Fall Institute](#), which will take place at the stunning Fairmont Hot Springs Resort in Fairmont, Montana, on October 19 and 20.

This year, the Board has elected to bring back the Thursday evening Awards Banquet which will be part of your registration costs. With registration you will have meal tickets to Breakfast both Thursday and Friday, the Thursday Luncheon, the Thursday Networking Social, and the Thursday Awards Banquet. Meal tickets for guests may be purchased during registration.

The [Early Bird Registration](#) rate ends September 15 and the rooming block at the [Fairmont Hot Springs Resort](#) ends September 18.

A 2023 Registration Packet with a schedule of events and lodging information is available on the [Professional Development](#) page of the [Montana ACTE](#) website. Rooms can be reserved at the Fairmont Hot Springs Resort for as low as \$107 plus tax & fees/night using the group ID 25464. The room block ends September 18.

EVERFI Hosting their 4th Annual LearnOn Conference on Monday, October 9

Educators like you are always innovating ways to push the bar higher for students and school communities. Sometimes it can feel like pulling a rabbit out of a hat, but with so many tricks up your sleeve, what you do every day in your profession is simply magical.

On Monday, October 9, from 9 am-1 pm (Mountain time), [EVERFI](#) is bringing together educators and school leaders from around the globe for their 4th annual [LearnOn Conference](#).

Dust off your top hat and join us to celebrate, collaborate, connect, and own your magic.

[Save your spot](#) today.

Conference highlights include

- Hear from 60+ educators & experts, including professor besties, Dr. Richard White and Dr. Kevin Sanders
- 35+ sessions on the most pressing topics facing teachers and students
- 4 hours of engaging, free professional development

[Want a sneak peek](#) of what you can expect from this year's LearnOn Conference? [Check out the schedule](#).

Participate in Adobe MAX 2023 for Free

[Adobe MAX: The Creative Conference](#) will be held October 10-12 in Los Angeles; however, Adobe is again offering a virtual option . . . for FREE.

For the in-person option in LA, educators can register for \$1295 and students for \$299. The LA conference will be held at the Los Angeles Convention Center with several [hotel options](#).

The [virtual option](#) is being offered for FREE and includes 100+ online sessions, mainstage presentations, luminary sessions, and shop and sponsor giveaways.

Visit the [Adobe MAX](#) site for complete details and to register. If you participate in Adobe MAX, be sure to work with your district/school to receive OPI renewal units.

MBEA Accepting Nominations for Awards Program—Recognize Your Colleagues

Montana Business Education Association (MBEA) Past-President Mandy Wichman is seeking nominations for Business Teacher Awards. Nominating a colleague, or yourself, is an excellent way to highlight the amazing work you are all doing in your classrooms and schools.

Please consider writing up a paragraph about why someone you know is a fabulous teacher and the contributions they have made to their schools, CTSOs, Montana, and business education. The award categories are Outstanding New Teacher of the Year (0-5 years of service), Outstanding Business Teacher of the Year (5+ years of service), Distinguished Service Award, and the Lifetime Achievement Award.

Use [this Google form](#) to make a nomination. Reach out to Mandy via email at mandy.wichman@hobson.k12.mt.us if you have any questions.

Thank you in advance for your nomination and remember to register for this year's [Montana ACTE Fall Institute](#) at Fairmont Hot Springs on October 19 and 20.

NGPF Hosting a Fall Professional Development Event—Certification Cohort #37

[Next Gen Personal Finance](#) (NGPF) is providing a free, [professional development event](#) to kick off fall and the new school year. Registration is now open for their [Cohort #37 Certification courses](#).

Get back in the groove of the academic year by kicking it off with a Certification Course to boost your financial savvy and feel confident teaching concepts in the classroom. These courses are 100% free and you can use them for professional development credits/renewal units. [Cohort 37](#) runs from September 11 to October 12 with an exam window from October 13-20.

Courses being offered in Cohort #37 include

[Insurance](#): Tuesdays, 3:00-5:00 pm (Mountain time);

[Investing](#): Tuesdays, 5:00-7:00 pm (Mountain time);

[Banking & Budgeting](#): Wednesdays, 5:00-7:00 pm (Mountain time); and

[Paying for College](#): Thursdays, 5:00-7:00 pm (Mountain time).

[Register today](#) for the course(s) of interest.

Certification Courses are NGPF's most in-depth professional development format. Each course combines nine (9) hours of live virtual sessions focused on a core personal finance content area with a 1-hour assessment exam.

How does it work? Attend a two-hour session once a week for four (4) weeks and attend a one-hour virtual session and an option one hour review session during week five. Then, take a one-hour, self-paced exam and become certified with a score of 80% or higher.

Two additional cohort certification courses will be offered later in the fall, October 16-November 22 and November 27-December 12, with topics including Behavioral Economics, Career, Credit, Taxes, Consumer Skills, Cryptocurrency Basics, Psychology of Money, and Taxes.

Want more details on what you'll learn in each course? Visit the [NGPF course catalog](#).

[Registration is Now Open for the Fall 2023 Edition of Big Sky Biz Sim—All Fees Sponsored](#)

The [Montana Council on Economics Education](#) (MCEE) is excited to announce [registration](#) is open for the [Big Sky Biz Sim](#) until September 27. Team fees and prizes are sponsored by First Interstate Bank.

What: A, free, in-class business simulation where students make all of the operating decisions for their business to produce, sell and distribute widgets.

When: Fall Competition Dates are October 4 to December 6, 2023

Who: Teams with 2-5 students, open to all ages

Why: \$1,000+ in cash prizes. Join the 25,000 Montana students who have competed in Montana's leading business program since 2000.

How: The Big Sky Biz Sim provides an experiential simulation where students operate a manufacturing plant and make financial and ethical considerations that generate weekly results on profitability and stock price.

A one-hour online teacher training is being offered and participants qualify for professional development credit and a \$50 teacher stipend.

Where: Register at econedmontana.org/sign-up.

To learn more about [Big Sky Biz Sim](#), please visit the [MCEE website](#). For questions about Big Sky Biz Sim or simulation registration, please contact MCEE Executive Director Dax Schieffer at mcee@montana.edu.

The Fall 2023 Edition of the Stock Market Game Begins October 16; Register Today for Free

The [Montana Council on Economic Education](#) (MCEE) is pleased to announce registration is now open for [The Stock Market Game](#) with team fees sponsored by Glacier Banks.

What: The Stock Market Game is an online simulation of the global capital markets that engages students grades 4-12 in the world of economics, investing and personal finance and that has prepared nearly 20 million students for financially independent futures.

When: Fall 2023 competition runs for nine (9) weeks, October 16 to December 8, 2023.

Who: Teams are made up of 2-5 students and competition is open to all students grades 4-12.

Why: Montana's top performing teams win prizes from \$500 cash awards to \$50 gift cards. The Stock Market Game connects students to the global economy with virtual investing and real-world learning while competing for cash prizes.

How: The Stock Market Game™ provides all of your lesson plans, activities, and ongoing support to make getting started easy, fun, and effective. Stock Market Game students are provided access to their own online portfolio with \$100,000 starting balance. They research and apply their investment ideas in a real-world market environment.

A one-hour, online teacher training is being offered with participants earning professional development credit and a \$50 teacher stipend.

Where: Visit stockmarketgame.org for more information and to registers.

For questions regarding the Stock Market Game and/or the teacher training, please contact MCEE Executive Director Dax Schieffer at mcee@montana.edu.

Second Annual World of Works (WOW) Expo at Great Falls College—Tuesday, September 26

In partnership with the Great Falls Area Chamber of Commerce, United Way of Cascade County, and many prominent community partners, we are thrilled to announce [Worlds of Work \(WOW\)](#), a world-class career exploration event, designed to connect youth to their future.

On September 26, 2023, the second annual [WOW](#) launches at Great Falls College–MSU and the University of Providence from 9:00 am-6:00 pm. WOW is open to a small, rural schools in the target counties of Blaine, Cascade, Choteau, Fergus, Glacier, Hill, Judith Basin, Liberty, Petroleum, Phillips, Pondera, Teton, and Toole.

[WOW](#) is a career expo – **NOT** a typical job fair, and this event opens new avenues of opportunity for middle school students—eighth graders, specifically—they never knew were possible. While students are at the event, it is the expectation they will have a hands-on learning activity at each exhibit. Participating businesses will staff their exhibits for the entire day and lead the hands-on activities. The event does not allow for individual marketing materials or handouts. It is about immersing the students in engaging tasks which might spark an interest in a career that will keep them in our city, region, or state after their graduation.

Students will be divided up into groups and will have a navigator who will guide them to and through each of the zones, where they will explore for approximately 30 minutes before traveling to the next zone. [WOW 2.0](#), a program specifically for high school students and their parents, will take place later in the afternoon.

As all can agree, Central Montana needs students to come back home after their graduation from trade schools and other institutions of higher education for us all to bolster our regional economic vitality. The simple reality is most students do not know the career pathways wide open in their own backyards, and this model helps our community by exposing our future workforce to those avenues.

The basic construct of [WOW](#) includes four zones, with each containing four worlds. Each world represents one of the 16 nationally recognized career clusters. This year, each world will contain a minimum of four and maximum of six businesses participating in each world. If each world has a minimum of four businesses present, students would be exposed to at least 64 businesses by the end of the experience. If each one contains six business, their total exposure is 96 businesses.

What does exposure mean? It means students would have an experiential introduction to a specific business or industry cluster. For example, there could be a hammer and nail contest hosted by a construction company; or students could perform simulated healthcare-related procedures under the supervision of doctors or nurses; or designing a logo for a business; along with many other exciting, informative, hands-on opportunities.

After reading this, hopefully you will agree this event is going to be a fantastic resource for the local workforce development needs, and an opportunity to connect our youth to their future. Below are links to videos created at the inaugural event last year, allowing you to see the energy and the organization that returning with this fall.

Here are those informational resources:

- [Worlds of Work](#)
- [WOW Video from Great Falls College MSU](#)
- [WOW Thank you video](#)

Schools and parents are cordially invited to take part in this event with your 8th graders and 10th graders. Please reach out to Director of Workforce Development, Great Falls Area Chamber of Commerce and Executive Director, Central Montana Works! Scott Wolff at swolff@greatfallschamber.org with questions, comments, or concerns.

[MCA Hosting a Build Montana Popup Event at the Billings Career Center, September 14](#)

Join the [Montana Contractors Association](#) (MCA) for the first annual [Build Montana](#) popup event Thursday, September 14, at the Billings Career Center (3723 Central Avenue, Billings), from 9:00 am-1:30 pm.

Schools schedule a two-hour block between the 9:00 am-1:30 pm timeframe. Give your students the opportunity to connect with industry professionals and explore career options in the construction industry.

Contact Hailee@mtagc.org to reserve a spot for your school or business. Also, ask about available transportation grants.

[Fun Facts & Trivia](#)

The National Park of American Samoa is America's 50th National Park.

The National Park of American Samoa is the only national park south of the equator.

The park is made up of three islands: Tutuila, Ofu, and Ta'ū.

This park in the South Pacific is dedicated to preserving the Samoan/Polynesian culture and landscape.

The islands neotropical forests, indopacific reefs, and 3,000-year-old culture are unique in the National Park Service.

The Samoan archipelago includes the US Territory of American Samoa and the independent nation of Samoa (formerly Western Samoa).

The islands are located 2,600 miles southwest of Hawaii and 1,800 miles northwest of New Zealand, between Fiji and Tahiti.

The Samoan chain stretches east to west for more than 300 miles between 13- and 15-degree south latitude (below the equator).

It is just east of the international dateline, in the time zone that is one hour earlier than Hawaii.

Located some 2,600 miles southwest of Hawai`i, this is one of the most remote national parks in the United States.

It is also one of the newest; it was authorized by the U.S. Congress in 1988 and officially established in 1993 when a 50-year lease was signed.

American Samoa, the only US Territory south of the equator, consists of five rugged, highly eroded; volcanic islands, and two coral atolls.

The land area of the territory is 76 square miles.

The National Park of American Samoa is home to over 1,000 species of fish, 180 species of birds, and over 100 species of ferns.

As a matter of fact, the surrounding waters are filled with a diversity of marine life including sea turtles, humpback whales, over 950 species of fish, and over 250 coral species.

The park is home to a number of unique and endangered species, such as the Samoan fruit bat, the Samoan flying fox, and the Pacific sheath-tailed bat.

Si'u Point is the dramatic southern coast of Ta'u, where waves crash against rocky coast and sea cliffs stairstep to the 3,000-foot summit of Lata Mountain.

These are some of the tallest sea cliffs in the world.

The population is approximately 60,000, with most people living on the main island of Tutuila.

The nation of Samoa lies 60 miles to the west of Tutuila.

The main islands of 'Upolu and Savai'i constitute a much larger land area than American Samoa.

Between these two large islands are the small islands of Manono and Apolima.

The Samoa Islands are part of Polynesia, a triangular area of the Pacific bounded by Hawaii, New Zealand, and Easter Island.

The Samoa Islands have been populated for 3,000 years but known to the Western world for little more than two centuries.

So important is Samoa to Polynesian culture that some believe this was where all Polynesian people originated.

Samoa culture places a strong emphasis on respect for elders and for traditional leaders, who are usually men.

The fa'amatai is a system of governance based on traditional customs and practices; it is an important aspect of Samoan culture.

This system is made up of several levels of chiefdoms, with the highest level being that of the matai, or chief.

The matai are responsible for making decisions for their extended family and for representing their family in the community.

Samoa culture is also centered around the concept of fa'asamoa, which refers to the unique customs, traditions, and way of life of the Samoan people.

This includes traditional practices such as tattooing, or tatau, which is a significant cultural and spiritual ritual for Samoan men and women.

Samoa culture is also characterized by its strong oral tradition, with storytelling, song, and dance being important forms of cultural expression.

Overall, Samoan culture is rich and vibrant, with a strong emphasis on community, family, and tradition.

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.

Eric Swenson
Business Education Specialist
Montana Office of Public Instruction
PO Box 202501
Helena, MT 59620-2501
406.444.7991
406.444.1373 (Fax)
eswenson@mt.gov



"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