

THE WEDNESDAY READER
October 4, 2023

Stock Market Game Registration + Free Training from NGPF = \$50.00 from MCEE

The [Montana Council on Economic Education](#) (MCEE) is proud to be the exclusive partner with the Securities Industry and Financial Markets Association (SIFMA) to bring the Stock Market Game to students across Montana.

New this semester, MCEE is offering an online professional development training opportunity on Tuesday, October 10. To accommodate schedules, two options are offered at 12 pm or 4 pm. Teachers will receive the training zoom links following their registration at stockmarketgame.org. Trading begins Monday, October 16.

The training will feature Tim Ranzetta, the founder of [Next Gen Personal Finance](#) (NGPF), to share resources on teaching investing. Tim's saving habits started at seven when a neighbor with a broken hip gave him a dog walking job. Her recovery, which took almost a year, resulted in Tim getting to know the bank tellers quite well (and accumulating a savings account balance of over \$300). His recent entrepreneurial adventures have included driving a shredding truck, analyzing executive compensation packages for Fortune 500 companies, and helping families make better college financing decisions. After volunteering in 2010 to create and teach a personal finance program at Eastside College Prep in East Palo Alto, Tim saw firsthand the impact of an engaging and activity-based curriculum, which inspired him to start a new non-profit, Next Gen Personal Finance.

The training will also provide resources for a successful Stock Market Game experience with teacher tips and strategies as well as updates on Econ/Personal Finance graduation requirements.

With a partnership with Visa and CEE, a **\$50 Visa Gift Card** will be offered to participating teachers for the one hour course. MCEE will also provide a OPI professional development one-hour credit certificate.

Glacier Banks and its six Montana banking divisions have generously arranged to cover all competition fees for teams of two or more so there is no cost to teachers or schools to compete for cash prizes while learning critical lessons on smart investing.

For any questions, email MCEE Executive Director Dax Schieffer at mcee@montana.edu.

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.

Nominations will close Friday, October 6.

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.

Free Robotics & Career Pathways Presentation

Allow Montana State University's robotics and gaming professor, Hunter Lloyd, to share his circuitous path to robotics with your students (for free!).

"How to Train Your Robot" is a hilarious presentation (on the side he's a stand-up comedian—no joke!) with his two robots, Looney and Ocean, that is well suited to the whole school, and is adaptable to all grade levels. It isn't strictly a STEM presentation, although it does check that box and could certainly be combined with a STEM day or career day event.

His presentations can be customized to your schedule, but are roughly 50 minutes.

If you're interested in hosting Hunter and his robots for a fun, free, engaging school assembly, please reach out to Keri Hallau, keri.hallau@montana.edu.

Participate in Adobe MAX 2023 for Free—MAX Begins Tuesday, October 10

[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.

New Online Professional Development Courses from CSTA

[Computer Science Teachers Association's](#) (CSTA) online professional development courses provide you with a flexible, deep learning experience that you can complete at your own pace. Courses run from October 2-December 31, 2023.

Registration is now open for the fall session. Courses are free to CSTA+ members; basic and non-members can register for a fee. Scholarship opportunities are available to help cover registration fees. Registration must be completed by December 15 in order to complete the courses.

[Using Data to Improve Diverse Participation in CS](#): This course is designed to provide a foundational understanding of the systematic and structural barriers that keep underrepresented students out of computer science classrooms. Participants will examine data from various resources and learn about strategies that will help them create a more inclusive, diverse, and equitable learning environment for all students. [Register today](#).

[Fostering a Sense of Belonging in Your CS Classroom](#): This 4-hour online PD course that explores critical elements of the classroom in order to create an environment that is welcoming for everyone. Elements include classroom population, instruction, classroom environment, and avoiding microaggressions. Participants will better understand their students' sense of belonging in their classroom and develop plans to increase it. [Register today](#).

Registration is also open for the fall session of [Identity Inclusion for K-12 Computer Science Educators](#). Learn more about CSTA online PD courses on the [CSTA website](#).

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](#).

Finesse Your Finance Fluency This Fall with NGPF's Cohort 38 Virtual Training

The school year is underway, you are back in your routine, and the holiday hustle has not quite hit yet. Perhaps it's the perfect time of year to take a [Next Gen Personal Finance](#) (NGPF) Certification Course.

Deepen your knowledge of a specific finance topic area alongside other educators by signing up for any or all three upcoming courses. [Cohort 38](#) runs from October 16-November 16 with an exam window from November 17-22. [Register](#) today.

Courses being offered in Cohort 38 include

[Career: Mondays, 3-5 pm \(MT\)](#)

--Get the latest info on 21st century careers, including how to prepare for in-person and virtual interviews, curating a successful LinkedIn profile, finding a career path for success, and more.

[Credit: Mondays, 5-7 pm \(MT\)](#)

--Learn aspects of credit, loans, and debt management as well as the complexities of the United States crediting system, common pitfalls, and current trends.

[Behavioral Economics: Wednesdays, 3-5 pm \(MT\)](#)

--Walk away with real-life examples of cognitive biases along with ideas on how to overcome them.

Certification Courses are NGPF's most in-depth professional development format. Each course combines nine hours of live virtual sessions focused on a core personal finance content area with a one-hour assessment exam. **BONUS:** Complete six certification courses and earn [NGPF Distinguished Educator](#) status.

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

If you plan to participate in any of the Cohort 38 courses, be sure to work with your district/school to earn OPI renewal units for hours completed.

Accounting Opportunities Experience—Request a CPA for Your Classroom

November is “Certified Public Accountants Month” in Montana—proclaimed in 2022 by the Governor (and in the works for 2023)—and this is the perfect opportunity to have one of their members come speak with your students or club.

[Accounting Opportunities Experience](#) is a collaboration between state CPA societies and the American Institute of Certified Public Accountants (AICPA) to raise awareness of accounting career opportunities among high school students.

As the accounting profession is rapidly evolving, do not miss the chance to hear from an accounting professional who will share their real-world experience with your students. Once requested, the Montana Society of CPAs will match your classroom up with one of our CPA members.

Presentation options include

- In-Person
- Virtual Live
- On-Demand

To request a CPA for your classroom or student organization, complete the [Request a CPA](#) form or call Erinn Donnell, Director of Marketing and Communication, at 406.442.7301 for more information.

Early-Bird Registration Now Open for the NICE K12 Cybersecurity Education Conference

The [NICE K12 Cybersecurity Education Conference](#) will be held December 4-5, 2023, at the [Hilton Phoenix Resort at the Peak](#) in Phoenix, Arizona. [Early-bird registration](#) is now open and can be completed at a rate of \$295.00 thru October 23, 2023.

The all-inclusive registration fee includes all sessions, breakfast, keynote luncheons, and snacks on Monday & Tuesday, December 4-5, 2023. Pre-Conference Workshops will occur on Saturday and Sunday, December 2-3, 2023, at the Grand Canyon University Cybersecurity Center of Excellence.

This year's conference will provide education and learning tools that educators and schools can use immediately. Don't miss out on this jam-packed event with keynote speakers, presentations, panels, and breakout sessions covering five tracks:

- Track 1: Increasing Cybersecurity Career Awareness
- Track 2: Engaging Students Where Disciplines Converge
- Track 3: Stimulating Innovative Cybersecurity Educational Approaches
- Track 4: Promoting Cybersecurity Career Pathways
- Track 5: Promoting Cyber Awareness

The conference agenda will include over 30 live programming sessions in Phoenix plus additional on-demand videos that will be available to registered attendees for three months post-event. There will be abundant networking opportunities including discussion boards, social groups, one-on-one meetups, and gamification built into the agenda.

In its ninth year, the [NICE K12 Cybersecurity Education Conference](#) has gathered the most dynamic and innovative cybersecurity education leaders and professionals from across the US for an intensive, highly collaborative exploration to promote the discovery of cybersecurity careers and multiple pathways, identify methods to transform learning, and much more.

NICE K12 is known to cybersecurity-related educators and educational stakeholders as the best place to engage with the thought leaders and pioneers leading the charge in classrooms, schools, districts,

and regional and statewide cybersecurity education programs. NICE K12 is THE national hub for providing resources in innovative teaching and learning for K12 educators to inspire their students to be the future cybersecurity workforce.

MBEA Offering a First-Time Attendee Scholarship for Montana ACTE 2023 Fall Institute

The [Montana Business Education Association](#) (MBEA) is offering a [scholarship](#) to Montana's Business & Marketing Education teachers to help support attendance at the [Montana ACTE 2023 Fall Institute](#) being held October 19-20 at the Fairmont Hot Springs Resort.

The deadline to apply for the [scholarship](#) is October 15. Scholarship recipients will receive a check in the mail following attendance at the conference. Being present at the MBEA Business Meeting at 8:00 am on Thursday, October 19, is mandatory.

For questions, please contact MBEA Past President Mandy Wichman at mandy.wichman@hobson.k12.mt.us.

MSU Northern Hosting TekNoXpo & ShowCASE Thursday, October 12

Save the date for Northern's annual [TekNoXpo & ShowCASE](#). This event will take place on Thursday, October 12, 2023, at various locations around the Northern campus. On the day of, check-in for the event starts at 8am and sessions start at 9am.

[TekNoXpo & ShowCASE](#) is intended to introduce high school students to all that Northern has to offer in academics, ranging from graphic design projects, to diesel equipment operation, to interacting with livestock, and even working with simulated humans in the Nursing lab, this event is very hands-on.

TekNoXpo also offers various tracks for students to choose from based on their individual interest in programs at Northern, as seen below.

- Track 1: Manufacturing & Engineering
- Track 2: Agriculture & Business
- Track 3: Welding, Plumbing, & Electrical
- Track 4: Diesel & Automotive
- Track 5: Nursing & Health Sciences
- Track 6: Theater & Humanities
- Track 7: Graphic Design & Marketing
- Track 8: Criminal Justice
- Track 9: Chemistry & Biology
- Track 10: Education & 3D Printing

Click [here](#) to register.

Check out the [Northern campus map](#) for more information on where to go. If you have any inquiries about this event, please contact the Northern Admissions Office at 406.265.3704 or by email at admissions@msun.edu.

Registration is Now Open for the WBEA 2024 Conference in Eugene, Oregon

The [Oregon Business Education Association](#) (OBEA) invites all Business and Marketing Educators from the western region to Eugene for the [WBEA 2024 Conference](#), February 15-18, at [The Graduate Hotel](#) in downtown Eugene.

[Registration](#) for the WBEA 2024 Conference is now open and can be online with a NBEA-member early bird rate of \$375.00 if paid by January 1, 2024. After January 1, 2024, the NBEA-member early bird rate increases to \$425.00.

Rooms can be reserved at [The Graduate Hotel](#) online at a conference rate of \$159.00 plus tax/fees.

Interested in presenting a breakout session? The [Call for Presentations](#) can be submitted online and are due December 1, 2023.

For travel planning, a [conference overview schedule](#) is available.

Save the Date for the WBEA 2025 Wild Card Conference, *Path to Collaboration and Discovery*, February 14-16, 2025, at the DoubleTree by Hilton in Billings, Montana.

The 2023 Payback Challenge—Over \$70,000 in Scholarships for Students Available

[Next Gen Personal Finance](#) (NGPF) is excited to announce the [2022 Payback Challenge](#) with \$70,000 of scholarship funding for high school students.

The [Payback Challenge](#) is NGPF's annual scholarship contest that gives students a chance to win a \$2500 Grand Prize for their educational pursuits while developing an understanding of what college life will be like. More than \$50,000 in scholarships is available.

The challenge is based on NGPF's Arcade Game, [Payback](#), which allows students to simulate financial decisions to get to and through college. Afterward, they respond to the question: What did you learn from the game that you'll be able to apply to your future experiences?

How to Enter

1. Have your students play Payback in class or at home
2. Students write a 250-word essay OR create a 90-second video
3. Collect your students' responses and nominate ONE student entry for the Payback Challenge Scholarship.

Submissions are open now. Nominations are due October 16, 2023.

Student can win over \$50,000 in scholarships. Scholarship winners will be announced in December 2023.

The following prizes will be awarded:

- National Grand Prize: 2 winners at \$2,500 each. All entries are eligible.
- Honorable Mention: 30 winners at \$1,000 each. Remaining entries are eligible.
- NGPF Grant Districts: 10 winners at \$1,000 each (1 per district).

Note: NGPF must receive at least 10 submissions from one of the grant districts listed before students from that district are eligible for this prize.

[View the Payback Challenge rules and regulations.](#)

Fun Facts & Trivia

Biscayne National Park is located in Southeastern Florida Coast in Dade County.

Biscayne National Park has the simple beauty of a child's drawing with clear blue water, bright yellow sun, big sky. dark green woodlands, and here and there a boat, a bird.

It is a subtropical place where mainland mangrove shoreline, a warm shallow bay, many small islands, or keys, and living coral reefs intermingle.

Together they comprise a vast, almost pristine wilderness and recreation area along the southeast edge of the Florida peninsula.

The park, located just 21 miles east of Everglades National Park, was established as a national monument in 1968.

In 1980 it was enlarged to 181,500 acres and designated as a national park to protect a rare combination of terrestrial and undersea life, to preserve a scenic subtropical setting, and to provide an outstanding spot for recreation and relaxation.

Biscayne National Park's mangrove shoreline, crystal clear waters, emerald isles, and living coral reefs attract near 500,000 visitors a year.

On Florida's southern Atlantic coast, 95% of Biscayne National Park is under water, so most of the activities in this national park are water activities: boating, canoeing, diving, fishing, sailing, snorkeling, swimming, water skiing and camping.

Biscayne Bay contains about 45 low islands, called "keys," and about 20 miles of mainland mangrove shoreline.

The underwater Maritime Heritage Trail links dive sites, most of them shipwrecks.

On Boca Chita Key, Boca Chita Lighthouse has coastal views.

A museum at Convoy Point explains local ecosystems.

The earliest known residents of what is now the Biscayne National Park were the Tequesta Indians.

They lived by fishing and hunting for sea turtles, sharks, sailfish, stingrays, and sea mammals.

The manatee, presently an endangered species, was hunted for food as was the porpoise.

Non marine animals hunted were deer and freshwater turtles.

The Tequesta also gathered native plants, such as prickly pear, sea grapes, and coco plum.

When the Spaniard explorers arrived, the Tequestas were using pottery, dugout canoes, and hunting with bows and arrows.

Marine shells were used as tools, decorations, and trade items.

Biscayne was the headquarters for the notorious Pirate Black Caesar.

He was a powerful African pirate who roamed the Caribbean in the early 18th century.

Caesar is supposed to have buried around \$6 million worth of gold in the sandy shores, none of which has ever been recovered.

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