

Remember to Spring Forward on Saturday as we enter Daylight Saving Time this weekend.

Please Complete Survey Regarding Mental Health & Well-Being Program & Curriculum for Students

Fellow Montana Business Educator Xerxes Budomo at CJI High School is seeking input regarding a project he is working on focusing on developing a mental health and well-being program and curriculum for students.

In this initial stage, he has put together a [brief survey](#) via Google Forms to gauge the interest of teachers. The responses will help shape the direction of this initiative. All participation and responses will be confidential.

Please complete the survey [here](#).

FREE Resources from the Federal Reserve Bank of Atlanta for Economics and Personal Finance

Visit the [Federal Reserve Bank of Atlanta's](#) website for free curriculum resources for teaching economics and/or personal finance. The Atlanta Fed has a large collection of lessons, activities, infographic posters, and more for downloading or ordering.

The [infographic posters](#) are graphic representations of information that allow viewers to grasp information quickly. Use these infographics in the classroom to teach and reinforce economic and personal finance concepts in a colorful and easy-to-understand format. Each infographic poster also comes with an activity/lesson that can be completed to help students better understand the concepts being presented in the infographic. There are 22 infographic posters in the collection. The activities and infographic posters can be downloaded for free; you can also complete the linked [order form](#) to receive printed copies of the infographic posters for free.

Register Today for NGPF's Free & On-Demand Cohort 42 Certifications Starting March 18

For the first time, [Next Gen Personal Finance](#) (NGPF) is offering all on-demand certification courses for [Cohort 42](#). This means you can complete the courses on your own schedule. It is an accelerated three-week format running from March 18-April 3 with an exam window from April 5-12. You could knock a course or two out over your spring break.

Courses being offered in Cohort 42 include [Insurance On-Demand](#), [Paying for College On-Demand](#), and Advanced Investing On-Demand (by invitation only to those who have passed the Investing certification course).

How does the on-demand format work? The on-demand format consists of five (5) self-paced modules: four that take two hours to complete and one that takes one hour to complete. All five modules will be available on March 18 and must be completed by 11:59 p.m. on April 3. There will be no live instructor for the On-Demand modules nor a review session.

[Register today](#) to participate and to complete one or more of the courses. OPI renewal units can be awarded by your school/district for completing each course. Please check with your school/district regarding the documentation needed for approval.

Final Submission Date for The Prospects 2024 is Next Week—Friday, March 15

The [Montana Chamber Foundation](#) is excited to announce the 2024 edition of [The Prospects](#), an entrepreneurship competition. With over \$75,000 in cash, prizes, and scholarships available, this is a great opportunity to get your students' ideas exposed to business leaders in Montana.

[Tiana Yates](#) (tiana@montanachamber.com), the Montana Chamber Empowered Coordinator, will be your main contact for this year's competition. You do not have to be teaching [Empowered](#) to participate in the contest.

[The Prospects](#) includes both a high school and a middle school division. The Fall competition is open now with submissions being accepted beginning December 1, 2023. Submission will be judged as they are submitted with finalists being announced on February 1, March 1, and April 1. The 2024 Virtual Awards Ceremony will be held April 24, 2024.

Key Dates for The Prospects 2024

- December 1: First Submission Date
- February 1, March 1, & April 1: Advancements Announced
- March 15: Final Submission Date
- April 25: Virtual Awards Show
- May 19-21: In-person competition in Bozeman for the Grand Champion prize

The Prospects categories for the High School level include

[Existing Business Idea](#): Any high school students already running their own small business. Pitch your business and how you intend to grow and sustain it moving forward.

[New Business Idea](#): Do you have the next big thing? We want high school students to reach for stars and come up with the next amazing, new idea.

[Hack My State](#): Take time to help us come up with solutions for one of our state's biggest concerns right now, Childcare. Come up with a solution that could help solve the problem for finding childcare all across Montana.

[School Enterprise](#): Does your school, class or club run a business? If so, tell us why it exists and ways to improve or expand to benefit your school.

At the Middle School level, the Junior Prospects competition categories include

[Design Challenge](#) (6th grade only): 6th graders will be tasked to combine three items and let their creativity shine. Create the next big thing and help innovate Montana.

[Hack My School](#) (7th & 8th grade): Let's be solution makers. We want you to take a deep dive into your school and come up with a realistic and attainable solution to make your school better for everyone.

[Vacant Lot](#) (7th & 8th grade): Like Hack My School, but we want you to look at your community to be the next generation of change makers. Look at the vacant lots, existing buildings, and other areas of your community and pitch to us your solution to make your hometown better.

[Existing Business Idea](#) (6th-8th grade): Any middle school students already running their own small business. Pitch your business and how you intend to grow and sustain it moving forward.

Eligibility: Any of Montana's high school and middle school students are encouraged to submit their innovative ideas and solutions or enter their existing businesses.

Submissions: Pitch Video (2 minutes or less), Business Summary (1,000 words max.), a Waiver Form signed by an Educator and/or Parent or Guardian, and a completed W-9 Form.

Complete contest and submission details can be found on [The Prospects page](#) of the Montana Chamber Foundation website.

For questions, please contact Tiana Yates at tiana@montanachamber.com.

Each participant will receive an extensive digital resource handbook specifically designed for this seminar. The handbook includes:

- Sample prompts and strategies for using AI tools to create engaging and personalized business lessons that cater to individual student learning needs
- Ideas and resources on how to make the best use of AI tools in your classroom
- Descriptions and overviews of the AI tools covered in the seminar as well as additional tools to consider for specific business ed content areas
- Ways to use AI to automate routine administrative tasks, allowing more time for teaching and student learning
- Practical strategies and tutorials to more effectively introduce AI tools to business ed students

[Registration Open for Montana Financial Education Coalition's Financial Literacy Conference, March 19](#)

The [Montana Financial Education Coalition](#) (MFEC) invites you to come to Helena on Tuesday, March 19 for the [MFEC Financial Literacy Conference](#). Registration is now open and can be completed [here](#). The registration fee is \$80 and includes lunch. Teachers and students who attend can also receive a free event registration by entering the promo code "teacher" or "student".

The conference, which will be held on Tuesday, March 19, at the Best Western Premier Great Northern Hotel in Helena, benefits anyone committed to financial education for all Montanans.

MFEC is excited to announce Mike Sheffer, Director of Education at the FoolProof Foundation as the featured speaker. Mike will be delivering the keynote presentation, "Investing in Your Students and Communities Future, How to Make Actionable Education Happen for Everyone!". Also featured is a facilitated panel discussion with Lieutenant Governor Kristen Juras, Commissioner of Securities and Insurance Troy Downing, Banking Commissioner Melanie Hall, and Dr. Tim Tharp, Chair of the Montana Board of Public Education.

Check out the full conference [agenda](#)

[Student Scholarships Available from Kids' Chance of Montana](#)

[Kids' Chance](#) provides financial scholarships to children of Montana workers injured or killed on the job. Scholarships may be used at universities, colleges, and technical/vocational schools of the students' choice as well as to pursue other post-high school credentials. Kids' Chance of Montana scholarships are up to \$4,000/year, renewable for up to four years.

The 2024/25 Kids' Chance of Montana Scholarship Applications are available at kidschanceofmontana.org/scholarships. Completed applications are due by March 31.

In 2023-24, 13 students shared \$42,000 in Kids' Chance of Montana scholarship funds.

Scholarship Opportunities for K-12 Students from EVERFI

Did you know nearly 300K in college scholarships were offered last year? Thanks to [EVERFI's](#) community partners, middle and high school students in your district can be eligible for exciting [scholarship opportunities](#).

Spring deadlines are fast approaching. Check out EVERFI's [scholarship page](#) now to see eligibility requirements, then share EVERFI's scholarship guide with your students.

Registration is Now Open for the Teaching Economics/Personal Finance Professional Development Seminar

Registration is now open for the [Montana Council on Economic Education's](#) (MCEE) 2024 [Teacher Professional Development Seminar](#), June 27-28 in Bozeman on the MSU campus.

With the support of sponsors, Dennis & Phyllis Washington Foundation, Robinhood Markets, Reach Higher, and First Security Bank in Bozeman, MCEE covers all associated costs for the program.

Educators will qualify for 14 hours of OPI renewal unit professional development credit.

Professors from Montana State University's Department of Agricultural Economics and Economics support instruction and curriculum development. MCEE and its board of directors will host a Teacher Appreciation Dinner Thursday evening.

The program is focused on current economic research, teaching economics fundamentals, personal finance classroom resources, and student engagement ideas/programs.

Enjoy two days in Bozeman, Montana, on the campus of Montana State University. Classes will be offered in Linfield Hall. Teacher's housing will be provided on campus.

MCEE and their generous sponsors will cover your expenses for

- Lodging
- Mileage
- Meals
- Parking
- Class Materials

Click [here](#) to review previous agendas. [Register today](#) to reserve your spot. For questions, please contact MCEE Executive Director Dax Schieffer at mcee@montana.edu.

EVERFI Partners with the NFL to Create a Character Playbook and Teaching Resources

[EVERFI](#), in partnership with the National Football League, has developed the [Character Playbook](#) covering critical topics like building healthy relationships, regulating emotions, respecting self and others, and navigating peer pressure.

As students navigate middle school and enter high school, their relationships with friends and peer groups grow in importance. Cultivating healthy relationships is a crucial component of a positive and supportive

learning environment, which is linked to increased interest in learning, improved academic outcomes, and boosted attendance rates.

[Character Playbook: Building Healthy Relationships](#) is a free digital course sponsored by the NFL that teaches students how to establish and maintain healthy, supportive relationships with their classmates. Through an interactive learning experience, students engage in true-to-life scenarios that explore the fundamentals of communication, conflict resolution, and managing emotions. Students will emerge from the course equipped with real-world skills that support them to navigate the social pressures of middle school and entering high school.

Learn more about [Character Playbook: Building Healthy Relationships](#) and access the free lessons and additional course resources on the [EVERFI](#) website.

Celebrate Tax Season with Accounting Careers & Scholarships from EVERFI

Studies show that 82% of Americans wish they had learned more about taxes and money in high school. In the midst of tax and audit season in the real world, you can bring these life-long skills to your classroom.

[Accounting Careers](#) is a free digital resource that shows learners how an accounting background can help them achieve their career goals and benefit their daily life. In the two online lessons, students will also learn about entrepreneurship, investing, and personal finance. So, what are you waiting for? [Access the lessons here.](#)

Overview of Accounting Careers

- Length: Two 10-minute lessons
- Grades: 9-12
- Possible Placement: Finances, Business, CTE, Entrepreneurship

These fast-paced lessons expose students to the wide range of careers available in accounting and finance. They're great for advisory periods, fast finishers, bell ringers, extra credit, or brain breaks.

How To Get Started

Step 1: During your prep, click [Add to Class](#) on the Accounting Careers page to give access to your students (if you haven't already).

Step 2: In class, your students will access their EVERFI accounts one of three ways:

- Students can log into their [existing EVERFI accounts](#).
 - You can set up their accounts for them ahead of time from the Students tab, then give them their username & password to log in.
- Students can [self register](#) for a new EVERFI account.
- If they use the EVERFI app on Clever or Classlink, students will log in there with their district credentials.

Step 3: Students will click Start on the Accounting Careers course tile and work independently through the self-paced lessons.

Accounting Careers Scholarship Contest

When students take the Accounting Careers: Limitless Opportunities course, they may become eligible to compete for one of eleven \$5,000 scholarships.

Student Instructions:

- Step 1: Complete at least one Accounting Careers: Limitless Opportunities module.
- Step 2: Write a 300-500 word essay.
- Step 3: [Submit their entry](#) form by April 30, 2024.

Read more about the [Accounting Careers Scholarship Contest](#).

Want help getting your students started on *EVERFI*, the flagship high school financial literacy course, before you start *Accounting Careers*? [Join EVERFI live](#) in one of their upcoming FinEd Friday sessions.

[Montana STEM Summer Institute—Call for Presenters & Registration Now Open](#)

School Services of Montana and the MSU Science Math Resource Center are hosting the [6th Annual Montana STEM Summer Institute](#) at the MSU campus in Bozeman, August 5-7, 2024.

They encourage [Presenter Proposals](#) from K-12 teachers, informal and home school educators, school leaders, teacher educators, and other STEM enthusiasts! This year's conference theme of "STEM Across the Curriculum" is built around 3 strands:

- Planning STEM Learning Environments
- Implementing Ready-to-Use STEM-based Projects
- Reimagining STEM Learning.

Presenters and attendees interested in STEM learning at any grade level and in any discipline are welcome.

Please visit the [Montana STEM Summer Institute](#) website for more information regarding submitted presenter proposals, event registration, and schedule of events. Early-bird registration ends March 31, 2024.

[Apply Today for a Scholarship to Attend CSTA 2024 in Las Vegas](#)

The [Computer Science Teachers Association](#) (CSTA) announces the opening of [scholarship applications](#) to attend the [CSTA Annual Conference](#), July 16-19 in Las Vegas at Caesar's Forum and Harrah's Las Vegas.

CSTA prides itself in promoting equitable access to the CSTA Annual Conference, their premier professional learning program for K-12 CS teachers, by offering scholarships that subsidize 100% of the program cost. These scholarships are intended to support teachers who could not otherwise attend the CSTA Annual Conference due to funding limitations. [Scholarship applications](#) are due April 1.

CSTA will award as many scholarships as possible to help deserving teachers join this excellent learning opportunity and will give priority consideration to:

- First-time conference attendees,
- Teachers of color,
- Teachers who teach underrepresented students in CS,
- Active CSTA members and volunteers, and
- Conference presenters (and those who submitted proposals).

Visit the [CSTA Annual Conference](#) website for complete event details and registration.

Scholarship Opportunities for Your Students & CTSO Members

[Horatio Alger Association scholarships](#) range from certification to Doctorate and are worth \$2,500 to over \$52,000. General eligibility is AGI below \$65,000, GPA 2+, and extra-curricular and community service. Apply as a junior and/or senior in high school through application online. Can be used for both in and out of state schools.

[STAR a P.E.O.](#) - International high school scholarship for \$2,500. Family income is not part of the evaluation process. Process starts with being nominated by one of 81 chapters in Montana. Students should be a junior in High School, have a GPA of 3+, be a citizen of the US or Canada, plan to attend college (2 or 4 year) and exhibits excellence in leadership, extracurricular activities, and community service. Can be used for both in and out of state schools.

[Program for Continuing Education a P.E.O.](#) - International nontraditional student scholarship up to \$3,000. Process starts by being nominated by one of 81 chapters in Montana. Applicant should be a citizen of the US or Canada, enrolled in a certification or degree seeking program, has had at least 24 consecutive months as a non-student, and within 18 months of graduating. Can be used for both in and out of state schools.

Applications are Now Open for Code.org's Professional Learning Program—Scholarships Available for Montana Teachers

Applications are now open for Code.org's [Professional Learning Program](#) for middle and high school educators! Explore the CS curriculum and collaborate with educators of all experience levels to develop lesson plans and hone your teaching strategies for the 2024-2025 academic year.

What is the Professional Learning Program? Hosted by highly trained facilitators, our professional development workshops will prepare you to confidently bring CS to your students as well as connect with an online and in-person community of peers. Most workshops have scholarship funding available.

[Elementary teachers](#) can sign-up for a one-day workshop near you. Applications are not required for Computer Science Fundamentals workshops and take place throughout the country, year-round.

[Middle and high school teachers](#) will begin with a five-day workshop on Computer Science Discoveries, Computer Science Principles, or AP Computer Science A in the summer, with academic year workshops thereafter.

[Computer Science Discoveries](#) offerings—

- June 17-21: Boise, Idaho
- June 24-28: Virtual
- July 22-26: Virtual
- July 29-August 2: Tukwila, Washington
- August 17-October 2: Virtual

[Computer Science Principles](#) offerings—

- June 17-21: Boise, Idaho
- June 24-28: Virtual
- July 22-26: Virtual
- July 29-August 2: Tukwila, Washington

[AP Computer Science A](#) offerings—

- June 17-21: Boise, Idaho
- June 24-28: Virtual
- July 29-August 2: Tukwila, Washington

The cost of CSA, CSD or CSP is \$1,500/person. This covers the tuition of both the summer and academic year workshops (9 total days of training). Any travel, lodging, or food costs for in-person trainings are separate. Scholarship opportunities are available to cover the costs of Code.org training tuition for qualified applicants.

Scale to New Learning Heights at the Edtech Event of the Year—ISTELive 24

Registration and housing for [ISTELive 24](#), June 23-26, 2024, in Denver and online are now open. [ISTELive 24](#) will be held at the Colorado Convention Center in downtown Denver. [Lodging](#) for ISTE Live 24 is available at many downtown Denver hotels.

At [ISTELive](#), you will scale to new learning heights during 1,000+ strategy-packed sessions that will help you meet the needs of all students. Plus, become more confident with the latest tech for learning as you explore online tools during hands-on sessions, live demos, and how-to presentations.

Maximize your learning by adding the Leadership Exchange at ISTE Live, the 2024 ASCD Annual Conference, the 2024 ASCD Leadership Summit, or ISTE membership to your experience. You will save exponentially when you create a custom year-round PD plan.

Register now at our best price of the year; both the live and virtual [early-bird registration](#) rates end March 1.

Register Today for the Montana Personal Finance Challenge

The [Montana Council for Economic Education](#) (MCEE), with support from the National Council for Economic Education, hosts the [Montana Personal Finance Challenge](#). The challenge is an opportunity for students to demonstrate their knowledge of personal finance by connecting with other students from across the state in an online competition.

How does the Personal Finance Challenge work?

Timing: Registration is open now and students can test anytime following independent course preparation. Testing must be completed by April 12, 2024, to compete for cash prizes, trip.

Who: MCEE encourages any classroom teaching personal finance to form teams and complement their instruction with a chance to win cash prizes. It is a low commitment with a great pay-off.

Teams of three-four students will have 35 minutes to complete a 30-question online exam covering the principles of personal finance including money management, credit, investing, and insurance.

Students earn 10 points for every correct response and 0 points for each incorrect answer. Every question must be answered to move on, and students are not able to go back to previous questions.

There will be a cash prize for the top three teams in Montana:

- 1st Place: \$500 per team
- 2nd Place: \$250 per team
- 3rd Place: \$100 per team

State champions are invited to compete in the national challenge. The 2024 National Personal Finance Challenge finals will be hosted in Cleveland, Ohio, on May 19-20, 2024. MCEE and its sponsors will cover airline costs while food, lodging, and all events are hosted by CEE.

[Register today](#); the Personal Finance Challenge ends April 12.

The Montana Economics Challenge Competition is Now Open—Students Can Win Cash Prizes

The [Montana Council for Economic Education](#) (MCEE), with support from the National Council for Economic Education, hosts the [Economics Challenge Program](#). The Challenge is an opportunity for students to demonstrate their knowledge of Economic Literacy by competing with other students across the state in online examinations. Student participants receive cash prizes, awards, and accolades.

There are two divisions in the Economics Challenge:

- Adam Smith: For returning competitors, AP, IB, and honors students.
- David Ricardo: For first-time competitors with no more than one course in economics.

How does the Economics Challenge work?

Timing: Registration is open now and students can test anytime following independent course preparation. Testing must be completed by April 12, 2024, to compete for cash prizes.

Who: MCEE would encourage any classroom teaching Intro or AP Economics to form teams and complement their instruction with a chance to win cash prizes. It is a low commitment with a great pay-off.

Teams of three-four students will have 35 minutes to complete a 30-question online exam covering a broad variety of economic principles.

Students earn 10 points for every correct response and 0 points for each incorrect answer. Every question must be answered to move on, and students are not able to go back to previous questions.

There will be a cash prize for the top three teams in Montana:

- 1st Place: \$500 per team
- 2nd Place: \$250 per team
- 3rd Place: \$100 per team

State champions are invited to participate in the regional competition where top teams travel to New York City for the National Economics Challenge.

[Register](#) your teams today.

Fun Facts & Trivia

Kenai Fjords National Park lies south and west of Seward, Alaska, 130 road miles south of Anchorage, on the Seward Highway.

Kenai Fjords National Park occupies the southeastern portion of the Kenai Peninsula in the south-central part of Alaska.

The Peninsula is located within the Kenai-Chugach mountains physiographic province, a division of the Pacific Mountain System.

The park lies completely within the Kenai Mountains topographic unit.

The Alaska National Interest Lands Act of 1980 created Kenai Fjords National Park.

The act directs that the park "be managed for the following purposes, among others: To maintain unimpaired the scenic and environmental integrity of the Harding icefield, its outflowing glaciers, and coastal fjords and islands in their natural state; and to protect seals, sea lions, other marine mammals, and marine and other birds, and to maintain their hauling and breeding areas in their natural state, free of human activity which is disruptive to their natural processes..."

The park's wildlife is as varied as its landscape.

Mountain goats, moose, bears, wolverines, marmots and other mammals have re-established themselves on a thin life zone between marine waters and icefield's frozen edges.

Bald eagles nest in the tops of spruce and hemlock trees.

A summer burgeoning of life occurs in the fjords--Steller sea lions haul out on rocky islands at the entrances to Aialik and Nuka Bays; Harbor seals ride the icebergs; Dall porpoises, sea otters, and gray, humpback, killer, and minke whales ply the fjord waters; and halibut, lingcod, and black bass lurk deep in the waters, through which salmon return for inland spawning runs.

Thousands of seabirds, including horned and tufted puffins, black-legged kittiwakes, common murre and the ubiquitous gulls, seasonally inhabit steep cliffs and rocky shores.

Captain Vitus Bering, in 1741, was the first known European to see the Kenai Peninsula.

Captain James Cook made the European discovery of Cook inlet in 1778.

After Cook's visit the area became the scene of bitter competition among rival fur companies for the natural resources of Russian America.

Alexander Baranof named Resurrection Bay in 1792, finding it a welcome refuge from Pacific storms.

In 1793 Baranof selected a site on the west side of Resurrection Bay for a ship building port.

At least three major vessels were built at this port, named Voskresenski Harbor, before its abandonment around 1796.

The area was controlled by the Russians until the United States purchase.

By that time, trading posts had been established at Nanwalek, Kenai, Tyonek and Iliamna.

The first American settlement in the Seward area was in 1884, by William Lowell.

The railroad connecting Seward to the Interior was conceived in 1898 and completed by 1915.

At contact, the aboriginal inhabitants of the area that is now Kenai Fjords National Park were most probably Pacific Eskimos with Tanaina (Dena'ina) Athapaskan groups as near neighbors.

Of the Eskimos, the Chugachigmiut (now Chugach) lived in and adjacent to Prince William sound; the Unagalakmiut occupied Kayak Island and the adjacent mainland; the Unixkugmiut resided on the south coast of the Kenai Peninsula.

Little recorded history exists relating to the Ugalakmiut and the Unixkugmiut, but their culture was apparently quite similar to that of the more populous Chugach.

The Chugach people represent the extreme extension of Alaskan Eskimo culture in a southeasterly direction.

Archeological studies indicate that the Chugach existed with little cultural change in this region for at least 500 years prior to the European discovery of Alaska.

Kenai Fjords National Park encompasses nearly 65% of the Harding Icefield, plus the fjords, islands, and peninsulas of the Kenai coast.

The icefield is a remnant of the Ice Age—a surviving expanse of Pleistocene glaciation. Numerous valley glaciers flow outward from the icefield, some reaching the sea, others ending in lakes or on bare ground.

Along the coast, glaciers have cut deep bays into the mountainous shoreline, creating a series of deep fjords.

Heavy vegetation of almost rain forest proportions covers the tops of cliffs rising a hundred feet or more above the ocean.

The coastal area has abundant aquatic life, including seals sea lions, sea otters and migrating whales.

Sea birds in large numbers occupy the coastal cliffs in summer.

Seasonally, littoral resources such as shellfish are easily accessible.

Salmon runs are also abundant.

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