

Please note, I will be away April 6-15, returning to work on Tuesday, April 16. Therefore, there will not be a Wednesday Reader for next week, April 10. ~Eric

NGPF Announces Cohort 43 Certification Courses with 3 Live & 2 On-Demand Courses

[Next Gen Personal Finance](#) (NGPF) announces registration is now open for their next free, online certification courses via [Cohort 43](#), April 15-May 16 with the exam window of May 17-24.

Cohort 43 will offer three live courses—[Credit](#), [Consumer Skills](#), and [Cryptocurrency Basics](#)—and two on-demand courses—[Behavioral Economics](#) and [Consumer Skills](#)—on the following schedule.

- [Credit](#): Tuesdays; 5-7 pm
- [Consumer Skills](#): Wednesdays; 5-7 pm
- [Cryptocurrency Basics](#): Tuesdays; 3-5 pm
- [Behavioral Economics](#): All modules must be completed by May 15
- [Consumer Skills](#): All modules must be completed by May 15

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 one-hour exam. The content follows the flow of NGPF Semester Course but uses different resources so your content knowledge deepens without feeling redundant. These courses are 100% free.

If you opt to complete one, or more, of the courses, please work with your district/school to receive OPI Renewal Units for your course(s). With NGPF being an out-of-state provider, your district/school can award units for the 10 hours for each course.

Mark your calendars for an early summer Cohort 44 which will be offered in a three-week session, June 3-19. Courses planned include Advanced Investing, Banking & Budgeting, Behavioral Economics, Career, and Cryptocurrency Basics.

Apply Today for Student Loan Assistance—Applications Due April 15

Through House Bill 211, the 2019 Montana legislature renewed the [Quality Educator Loan Assistance](#) program as a recruitment and retention aid for rural schools. Senate Bill 70 expanded eligibility and limited the total amount of funding for the program. The Office of Public Instruction is responsible for administering the program.

Newly hired quality educators who teach or work at an "impacted school" are eligible to receive state paid loan assistance for up to three years, so long as they remain a full-time employee at an impacted school. A fourth year of loan repayment assistance may be available through the local impacted school or district.

The [application](#) is now live. All applications must be received through the application link, with complete documentation as required, by April 15, 2024.

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. The legislature appropriated \$500,000 per year for this program. If the total amount of authorized loan assistance repayments exceeds this amount, the payments will be prorated to equal a total of \$500,000.

At the time of application, the quality educator will have to provide the most current loan statement showing the remaining principal balance of the loan. To be eligible, the educational loan must not be in default and the balance must be at least \$1,000. The authorized loan assistance repayment amount will be the lesser of the principal balance or the maximum amount shown above.

Please note that approvals and payments will not be processed until the review process is complete for all applications, between June 15 and June 30, 2024. Letters to applicants will be sent at that time.

Friday, April 12 is Deadline to Complete Testing 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.

Next Week, April 12 is Due Date to Complete the Montana Economics Challenge Competition

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.

Save the Date for the 2024 NICE K12 Cybersecurity Education Conference

Mark Your calendars and plan to attend the [2024 NICE K12 Cybersecurity Education Conference](#) in San Antonio, Texas, on December 9-10, 2024. This premier event for K12 cybersecurity educators offers tools to promote the discovery of cybersecurity careers and multiple pathways, identify methods to transform learning and much more.

This year's theme is Spurring Collaboration in K12 Cybersecurity Education. This year's event will take place at the beautiful [La Cantera Resort](#) in San Antonio's breathtaking Hill Country.

Included in this year's conference:

- World class keynotes
- Free and ready-to-use resources
- Professional development documentation
- Endless networking opportunities
- Pre-conference workshops and tours
- Bonus events: National Cyber Signing Day, Presidential Cybersecurity Educator of the Year panel, Evening Social, Exhibitor Showcase, and more
- Adjacent to the [Association for Career and Technical Education \(ACTE\) CareerTech VISION Conference](#)
-

Join hundreds of K12 educators and supporters as we come together to learn, network, create community, promote, and increase K12 cybersecurity education programs nationwide.

Early-bird registration opens August 1, 2024, with an early-bird registration rate of \$350.00. Learn more about the [2024 NICE K12 Cybersecurity Education Conference](#) by visiting the conference site [here](#).

Free Future Rural Educators' Summer Camp for Juniors & Seniors

Calling all college-bound juniors and seniors—the [Future Rural Educators' Summer Camp](#) is an all-expense paid immersive experience for rising juniors and seniors seeking to become teachers.

The [Future Rural Educators' Summer Camp](#) will be held June 16-21, 2024, on the Montana State University campus in Bozeman. Participants will stay on campus.

The Future Rural Educators' Summer Camp will feature—

- Teaching Orientation: Teaching experience, leadership orientation, and mentorship from award-winning teachers and faculty.
- Campus Orientation: Admissions coaching, financial aid coaching, and residence life intro.
- Community Orientation: Extreme history walk, hiking, swimming, kayaking, bowling, live music, and more.

Future attendance at MSU not required, mileage to and from the camp is reimbursed, and all expenses paid.

Interested?

Step #1: Sign up for the Future Rural Educators' Summer Camp [here](#).

Step #2: Submit your application for the immersive summer camp experience.

Free Cyber Games from Purdue Northwest

Are you looking for cybersecurity games for your classroom or for activities to introduce your students to cybersecurity? Check out the [cybergames](#) created by Purdue Northwest (PNW). There are four categories of games to choose from and each game calls on specific cybersecurity skills.

Check out the games that address the following topics:

- VR Games: a simulated experience that can be similar to or completely different from the real world. Applications of virtual reality can include entertainment (i.e. gaming) and educational purposes (i.e. medical or military training). Other, distinct types of VR style technology include augmented reality and mixed reality.
- Ethical Hacking: sometimes called as Penetration Testing is an act of intruding/penetrating into system or networks to find out threats, vulnerabilities in those systems which a malicious attacker may find and exploit causing loss of data, financial loss or other major damages.
- Robotic Programming: refers to the process of developing a control scheme for how a machine interacts with its environment and achieves its goals.
- Digital Forensics: a forensic science branch that involves the recovery, analysis, and preservation of any information found on digital devices; this forensics branch often concerns cybercrimes.

Visit the PNW Cyber Games website [here](#).

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.

[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.

Fun Facts & Trivia

North Cascades National Park is located in northwest Washington, approximately 85 miles east of Bellingham, Washington.

The North Cascades National Park Service Complex is in the middle of millions of acres of public lands, including much Congressionally designated wilderness.

The Pacific Crest Trail, stretching from Mexico to Canada, passes through the area.

North Cascades National Park is one of only two US National Parks sharing a border with Canada (the other being Glacier National Park in Montana).

The park is located in the North Cascades Mountain Range, which is part of the Cascade Range stretching from southern British Columbia to northern California.

North Cascades National Park is home to a number of glaciers, including the largest concentration of glaciers in the contiguous United States which contribute to one-third of all glaciers found in the United State.

These glaciers, along with the park's high elevation, contribute to a unique and diverse ecosystem.

Goode Mountain is the tallest mountain in the North Cascades at 9,199 feet above sea level.

As a matter of fact, it is one of 10 non-volcanic peaks in Washington State above 9,000 feet in height.

North Cascades National Park came into being, officially, on October 2, 1968, when Lyndon B. Johnson signed the North Cascades Act.

This act created the North Cascades National Park Service Complex which is comprised of 684,000 acres of wild land.

It also included the park's north and south units, as well as Ross Lake and Lake Chelan National Recreation Areas.

This same act created the adjacent Pasayten Wilderness of 550,000 acres and enlarged the Glacier Peak Wilderness to 464,000 acres.

In 1988, Congress designated approximately 93% of the three areas as the Stephen Mather Wilderness to provide additional legislated protection.

The Cascades are among the world's greatest mountain ranges; extending from Canada's Fraser River south beyond Oregon, they contribute greatly to shaping the Pacific Northwest's climate and vegetation.

Fur traders, traveling on foot and by canoe, were among the first Euro-Americans to venture into the North Cascades wilderness in the late 1700s.

The earliest recorded crossing of the North Cascades by a Euro-American occurred in 1814, when Alexander Ross, a fur trader, crossed Twisp Pass and descended Bridge Creek to the Stehekin River, which he then followed upstream.

Finally crossing Cascade Pass, he traced the Cascade River downstream to its confluence with the Skagit River.

Maps of Washington Territory in 1860 show large areas still labeled "unexplored."

The handful of explorers who followed Ross also commented on the region's rugged, isolated nature.

Native people have lived along the Skagit River for many centuries with many different bands having traditionally occupied the Skagit valley.

Today these bands are represented by the Upper Skagits, the Sauk and Suiattle tribes, and the Swinomish.

Archeologists have found evidence that the Upper Skagit band lived in the area now called Ross Lake National Recreation Area at least 8,000 years ago.

One of the most interesting of the North Cascade National Park Facts has to do with the park's plants as there are about 1,630 plant species within the park's eight different life zones.

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