

The Wednesday Reader

January 8, 2014

Twin Bridges Business Educator Recognized as a National Innovative Educator

The Practical Money Skills Program, www.practicalmoneyskills.com, has recognized Twin Bridges Business Educator Jody Sandru as their January Innovative Educator.

To help consumers and students of all ages learn the essentials of personal finance, Visa has partnered with leading consumer advocates, educators, and financial institutions to develop the Practical Money Skills program. At practicalmoneyskills.com and whatsmyscore.org, consumers, educators, parents, students and policymakers can access free educational resources, including personal finance articles, games and lesson plans. Practical Money Skills for Life is educator-developed and educator-approved, and the program has reached millions of students across the nation. Visa also works with state and national governments to co-sponsor community-based events such as statewide Financial Football rollouts and the annual Financial Literacy and Education Summit.

The following is the article which was published on their site this week regarding Jody's accomplishments and the reason why she was honored; the complete article can be found at

http://www.practicalmoneyskills.com/foreducators/innovative/teachers_2014/01_tea.php—

When Jody Sandru left her job in the credit lending industry and moved to the small town of Twin Bridges, Montana, she was dismayed by the lack of financial knowledge among youth. Her opportunity to make a change came when Jody was offered a position as the Accounting educator at Twin Bridges High School. She has been teaching there for the past 21 years.

As a seventh through 12th grade teacher, Jody faces the challenges of teaching in such a small town, one being the lack of resources. After the Family Consumer Program budget at her school was severely cut, Jody assumed the responsibility of ensuring her students graduated with a solid understanding of financial concepts. Each year, she teaches about 100 students and many of them choose to take her elective Accounting course because of her positive, energetic approach to the course.

Financial literacy takes a front seat in Jody's Accounting class. Specifically, her lessons focus on financial planning, budgeting, investment strategies, credit and saving because, "these are skills that will guide them to success in the 21st century," she explains. Because her students range in age from 12-18, she adjusts her lessons accordingly. For example, she teaches freshmen how to plan financially for college. They research career requirements and college costs and interview professionals in the fields of their choice. With seniors, she focuses on credit score basics. "Some seniors come into my class in October, disappointed with their ACT scores. But I tell them their credit scores are more important because they will follow them wherever they go," she says.

Many of her lessons are project-based assignments designed to keep students engaged. Jody creates an interactive 'edutainment' environment with both traditional and innovative games; for example, she created 'Folf,' a combination of finance and golf, during which students progress through a course by taking a quiz at various stations. Jody's inspiration for this game came from the idea that many business deals are negotiated on the golf course.

Her students also participate in the Montana Business Challenge, an eight-week simulation sponsored by the Montana Council on Economic Education in which teams of three students manage a blue-ray video player manufacturing company and make fiscal decisions every week. Jody says, "I always try to tell real-life stories that bring the concepts to life." For example, students create simple animated stories using a program called

Scratch, produced by the Massachusetts Institute of Technology, to bring financial concepts to life. The animations are also used to help teach younger students. "If you teach someone else how to do something, you learn better," says Jody. "You can't just write something on the board anymore."

Learning about financial literacy is not just delegated to Jody's Accounting students. To educate the entire student body, Jody's students create public service announcements (PSAs) and commercials about financial topics like saving, credit reports and cell phone plans. These are then shared on the first day of school. In May of 2010, local television station Max Media in Bozeman, Montana sponsored a contest for student-created commercials and Jody's students' work won several awards.

Jody values free online resources like videos, podcasts, presentations, blogs and educational websites, particularly because her small town doesn't offer many readily available resources. "The cloud is like a treasure chest for me. The applications and free software continue to grow and it is exciting to be teaching with all these new resources that help my students become responsible digital citizens in the media-rich world." She also utilizes social media like Twitter and Pinterest, as well as games like Practical Money Skills' Financial Football.

As one of the six Practical Money Skills sponsored educators that attended the Jump\$tart Coalition National Educator Conference in Washington, DC, Jody realizes the need for national awareness of financial literacy. At the conference, she networked with other finance educators and returned to Twin Bridges with "a suitcase full of new ideas." She hopes that one day, financial literacy will be a required course in every state because she believes it's one of the most crucial life skills.

Keeping track of finances and saving were ingrained in Jody from an early age, when her father set up a savings plan for her when she was just three years old. She is married to a rancher, which encompasses a lifestyle that is not always financially stable, thus requiring constant careful planning and budgeting. "I live it. I don't just say it," she says.

Practical Money Skills would like to commend Jody Sandru for her ongoing efforts and commitment to financial literacy education at Twin Bridges High School.

Friday is Deadline to Apply for CenturyLink Teachers and Technology Grants

CenturyLink Foundation has allocated \$20,000 to the Montana Association for Career & Technical Education (Montana ACTE) through an education grant to be awarded to Montana K-12 educators who demonstrate innovative uses of technology in the classroom. The funds will be disbursed to local school districts on a competitive basis.

The funds may be used to purchase the following for use in the classroom: supplies and materials, software and hardware, or professional development activities. Any supplies and materials, software and hardware purchased become the property of the school should the teacher leave the school.

The funds will be available May, 2014 and must be spent during the 2014-2015 academic school year. The funds must be spent by June 30, 2015.

The complete CenturyLink Teachers and Technology Grant application is available on the Montana ACTE website at www.montanacte.org. The deadline for applications is January 10, 2014.

The grant application process will be administered by a partnership of Montana ACTE and CenturyLink.

Seeking Feedback on the Montana Career Information System – Just Click the Link Below

Dear Montana Educator

The Office of Public Instruction and the Office of the Commissioner of Higher Education Career and Technical Education Divisions are inviting you and your staff members to participate in a very important online survey to provide valuable information and feedback on the Montana Career Information System.

Your survey responses will help shape state policy and guide practice in serving Montana’s secondary students transitioning to postsecondary education and training. The survey results will aid in the continued development of the Montana Career Information System as it seeks to formalize career guidance for all Montana students.

It will take about 15 minutes to complete the questionnaire online. Names of those who respond will be kept confidential and will not be associated with their survey responses in published reports.

Please encourage your staff members to complete this online survey, as the value of the resulting information will increase with every response received.

Thank you for your time, expertise, and commitment to serving Montana’s students.

Survey Link: <http://www.keysurvey.com/f/569401/158a/>

Sincerely,

T. J. Eyer, OPI, Division Administrator,
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Register Now for the 2014 NBEA Annual Convention and Trade Show

Lights, Camera, Action! The city of Los Angeles will be rolling out the red carpet for the [National Business Education Association 2014 Annual Convention, April 15-19](#). Los Angeles is a booming and vibrant city with a variety of attractions, each offering that unique LA experience.

NBEA is excited to be back in California and this year’s convention will be held at the [JW Marriott Hotel](#) located in the LA Live complex—the leading entertainment district in Los Angeles. Home to the STAPLES Center, Nokia Theater, Regal Cinemas, an eclectic blend of restaurants, nightclubs, and other attractions, including the GRAMMY Museum, business educators from across the country will be energized and invigorated at this year’s convention.

In addition to over 70 educational sessions, hands-on technology workshops will be offered to expand specific skills and introduce additional technology. In addition, keynote speakers, the trade show, exhibitor sessions, and networking functions provide business educators with an exceptional opportunity to learn new ideas and skills that can be utilized in the classroom and workplace.

Don’t miss some of Los Angeles most famous and exciting attractions!

For more details about the [NBEA 2014 Annual Convention](#), including a preliminary [schedule of events](#) and hotel reservations, please visit <http://www.nbea.org/newsite/conferences/convention/convention.html>.

The First of the Year Marks the Beginning of Tax Season – IRS Offers Tax Tools for Teachers

Does teaching about taxes seem as intimidating as completing your yearly tax forms? Don't worry! The Internal Revenue Service has introduced the [IRS Understanding Taxes](#) program, a free online tool designed for classroom use by teachers.

[Understanding Taxes](#) is the quick and simple way to understand your taxes. For Educators, every [Understanding Taxes](#) lesson includes the correlations to national and state educational standards. Each lesson plan includes a link to the applicable national and state standards, making it simple to integrate [Understanding Taxes](#) into your existing classroom curricula.

[Understanding Taxes](#) can be customized to fit your own personal teaching style. You have the freedom to choose which activities and methods of instruction work best to meet the needs of your students.

The online [Understanding Taxes](#) site includes both a Teacher and Student site. Teaching taxes can take a traditional approach as students complete downloaded worksheets, classroom activities, and assessment pages. Or, students can complete work online and take part in interactive activities and simulations.

To learn more and to explore resources and material available, begin your journey to [Understanding Taxes](#) at <http://apps.irs.gov/app/understandingTaxes/index.jsp>.

Virtual Team Challenge Spring 2014 – Registration is now Open!

The Spring 2014 Virtual Team Challenge competition begins in six weeks. Now is the time to register and engage your students in a Virtual 3D Business World.

The Virtual Team Challenge is an entirely FREE online, multiplayer business simulation that takes place in the animated 3D world of New City. The team objective in the simulation is to help the mayor (pictured to the right) stage the most efficient oil spill recovery effort. Top-performing teams are eligible for prizes for themselves, their teachers, and local charities!

Virtual Team Challenge will run this Spring from February 18 to April 1.

See our article in [The New York Times](#) to read about one NJ teacher's success with the program.

Virtual Team Challenge comes complete with lesson plans and in-class exercises which form a curriculum that highlights general business acumen, business ethics, negotiation skills, decision-making processes and accounting while placing a special emphasis on important life/career skills such as teamwork, communication, professionalism and research methods.

Register now at www.virtualteamchallenge.com.

Get the Latest from Adobe from their Adobe Webinar Series

Adobe is changing the world through digital experiences. Join us and let us help you harness your creative DNA to not only enable the creation of beautiful and powerful images, videos, and apps, but also to reinvent how your organization interacts with customers across every digital channel and screen.

Creative Cloud (CC) for enterprise is a platform that brings together everything needed to empower you and your teams to do the greatest work. Get the latest versions of creative applications and services, including Photoshop CC, InDesign CC, Illustrator CC, as well as Acrobat, along with centralized administrative tools to help IT easily manage your deployment.

Topics will include:

- January 14: Accelerated Web Design Workflows with Adobe's Latest Tools and Services
- January 21: Supercharge Acrobat with eSignatures
- January 23: Adobe Acrobat Productivity and EchoSign
- January 28: Creative Cloud for Enterprise: Overview, Deployment, and Management
- February 13: Acrobat XI Top Features

To register for any of these webinars, visit <http://solutions.adobe.com/?elqPURLPage=627&LS=EM2>.

Fun Facts and Trivia

Yellowstone National Park ranks as the eighth largest national park at 2,219,790 acres.

The Lake Hotel is oldest man-made landmark in Yellowstone National Park.

The highest peak within Yellowstone National Park is Eagle Peak at 11,358 feet.

The tallest erupting geyser in Yellowstone National Park is not Old Faithful but Steamboat Geyser.

The historical Yellowstone Suites Bed & Breakfast in Gardiner was built using the leftover rock used to construct the Roosevelt Arch.

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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