

Jump\$Start Coalition Registration Now Open for 2016 National Educator Conference

Registration is now open for the Jump\$Start Coalition's November 5-7 National Educator Conference at the InterContinental Hotel outside of Dallas. Teachers can attend the personal finance national conference for \$425, which includes your hotel, meals and conference materials. Other educators are welcome to register after October 5 at a cost of \$575.

If you are looking for financial support to attend, check out the numerous scholarships available at <http://www.jumpstart.org/2016-national-educator-conference-scholarship-opportunities.html>. Scholarships are available to cover registration and travel expenses. Be sure to check them out today as some have application deadlines as early as next week.

Highlights of the 2016 National Educator Conference include

- Tools, resources, information and support for teaching personal finance in the classroom
- Curricula/Content, ask the experts and personal development workshops
- Opening Starlight Gala
- 15 professional development hours for teachers
- Optional Activities: free financial planning clinics, financial educator certification testing and various teacher networking opportunities
- Plenary sessions featuring nationally recognized speakers:
 - Behavioral economist Sarah Newcomb, PhD from *Morningstar*
 - Author Dan Kadlec whose work appears in TIME and Money magazines
 - TEDx Speaker Adam Carroll

The complete 2016 Jump\$Start Coalition National Educator Conference brochure can be downloaded at <https://www.eventville.com/catalog/eventregistration1.asp?eventid=1012002>.

The Jump\$Start Coalition is presenting its 8th annual National Educator Conference (#JSNEC16), which gives attendees the opportunity to see, learn about, and try educational resources that can be immediately integrated into current lesson plans.

This year's event, which also provides networking with colleagues from across the country, will take place November 5-7 at the InterContinental Dallas Hotel. Conference registration opens September 6. [Download the Summer 2016 newsletter for the full story](#). Registration for classroom teachers is \$425 and includes two nights at the InterContinental Dallas Hotel and all meals during the conference.

The Jump\$Start Coalition National Educator Conference is the only national conference for classroom teachers dedicated to personal finance education in the classroom. Each year, the conference provides PreK-12 educators with financial education resources, personal and professional development, access to a nation-wide network of colleagues, and general support for financial education.

Scholarships Available To Attend 2016 Jump\$Tart National Educator Conference

The Montana Financial Education Coalition (MFEC) is offering two (2) scholarships for Montana teachers (PreK-12) to attend the Jump\$Start National Educator Conference, November 5-7, 2016, in Dallas, Texas.

This conference offers classroom educators an opportunity to see, learn about, and try financial educational resources to integrate immediately into current lesson plans; to attend informative financial education workshops under three different strands—advocacy, curriculum/content, and personal growth; to meet with leaders from finance and education; and to network with colleagues from across the country. View the conference details at <http://www.jumpstart.org/teacher-conference.html>.

How to Apply for the Scholarship

To apply for one of two MFEC scholarships that will cover the registration fee (\$425) and transportation (up to \$575) applicants must submit the following in letter format: (limit of 3 single spaced pages).

1. Applicant's name, position, school (with a brief description of responsibilities).
2. Number of years of teaching.
3. Titles of courses taught during the past three years. Please specify which courses include personal finance.
4. Statement describing how the applicant *anticipates* using the information from the conference in their classroom.
5. Attach a letter from administrator with approval to attend the conference.
6. **Submit application to Megan Vincent, mvincent2@mt.gov, by Friday, September 30, 2016.**

How does the applicant share what was learned with the MFEC and other educators?

The application can choose what method of sharing works best in their situation for 1 and 2.

1. Prepare a poster or power point presentation to share what you learned at the conference during one of the quarterly MFEC Board meetings (to be determined between the board and successful applicant). May be done in person or via technology.
2. Share the poster or PowerPoint presentation during the MAFCS meeting April 20-21, 2017; MATCE in October 2017; or something in your district/region as agreed to by the MFEC Executive Board.
3. Write a short article for the FCS e-newsletter highlighting one concept you learned and will be implementing directly into your classroom.

2016-2017 State CTE/VoEd Funding Allocations – CTE Participation Reports

State CTE/VoEd Funding allocation based on last year's CTE Participation Reports collected from TEAMS

The upcoming State CTE/VoEd funding allocation will be generated in October based on the data entered into TEAMS (**T**erms of **E**mployment, **A**ccreditation, and **M**aster **S**chedule) for the prior 2015-2016 school year. The CTE tab in TEAMS was made available last April and districts were asked to complete a few additional items on the tab and review the details carefully to make sure the data was accurate.

Throughout the spring and summer, the CTE Division has been made aware of an overwhelming number of incorrect enrollment numbers, course codes, omissions, etc. from this TEAMS data. In an effort to make sure your State CTE/VoEd funding allocation is accurate, we ask that if you have reason to suspect the TEAMS data for your school may have errors in it, please request appropriate district personnel review the data to confirm accuracy. If you determine the TEAMS data for your school is accurate, no further action is required.

To aid in this review, CTE Data Specialist, Christy Hendricks, has prepared a PDF document for district examination. The link to the data is located at opi.mt.gov/pdf/CTE/15_16CTEPrelimParticipationReports.pdf.

The information comes directly from TEAMS, however, we are attaching a link to the PDF on our Secondary CTE webpage to assist those who may not have access to the data. **If you find errors, omissions, or have any questions regarding the CTE information, contact any of the CTE Division staff (*contact information below*) no later than October 1, 2016. The posted information at this time is preliminary and we can make corrections with proper documentation as long as we are notified by October 1.**

Contact one of the following people if you have questions regarding the data on the PDF:

Business Education: Eric Swenson, 406.444.7991; eswenson@mt.gov

Family & Consumer Sciences Education: Megan Vincent, 406.444.3599; mvincent2@mt.gov

Health Sciences Education: Renee Harris, 406.994.6986; rharris3@mt.gov

Industrial Trades & Technology Education: Don Michalsky, 406.444.4452; dmichalsky@mt.gov

CTE Data Specialist: Christy Hendricks, 406.444.9019; chendricks@mt.gov

TEAMS Project Manager: Danielle Murphy, 406.444.1625; opiteams@mt.gov

FREE Professional Development for Business & Other CTE Teachers New to the Classroom

The Office of Public Instruction's Career and Technical Education Specialists will be conducting a **New CTE Professionals Workshop** on Wednesday, October 19, in Bozeman at the GranTree Inn, prior to the start of the 2016 Montana ACTE Institute.

The New CTE Professionals Workshop is a **FREE** professional development opportunity designed specifically for Career & Technical Education professionals in their first, second, or third year in the classroom or for those teachers new to Career & Technical Education in Montana.

This professional development opportunity will provide teachers who are new to the classroom, as well as those with less than four years of experience, with information on a variety of topics essential for success in the career and technical education classroom including

- Perkins funding,
- State CTE funding,
- Advisory boards,
- Professional development,
- Professional organizations,
- Montana's Big Sky Pathways Initiative and the Development of Programs of Study,
- CTE and program-area standards and guidelines, and
- Career & Technical Student Organizations.

The workshop will be held at the GranTree Inn (1325 North 7th Avenue) from 8 am to 4 pm. The training is free of charge and lunch will be provided for attendees. Up to six (6) OPI Renewal Units will be offered. Attendees are responsible for their own travel and substitutes.

Additional details about the New CTE Professionals Workshop, including a schedule of events, can be downloaded via the following link at

http://opi.mt.gov/PDF/CTE/ProfDevelopment/16Oct19_NewCTEprofessionals.pdf. Please let me know if you have problems downloading the file.

Registration for the 2016 New CTE Professionals Workshop can be completed and submitted online at <https://www.surveymonkey.com/r/KR868PJ>. The deadline to register is Monday, October 3. Workshop attendees are responsible for their own travel and substitutes.

Please note, registration for the 2016 New CTE Professionals Workshop does not also include the Montana ACTE Fall Institute. Registration for the Montana ACTE Fall Institute must be submitted separately. Montana ACTE Fall Institute registration details can be found at <http://montanaacte.org/prodevel.shtml>.

[Virtual Team Challenge Fall 2016 - Registration Open - Now for Macs, too, and No Download](#)
[The Fall 2016 Deloitte Virtual Team Challenge](#) (www.virtualteamchallenge.com) begins in six (6) weeks and this is the first run of the newly updated game.

What's new? The game now runs on Macs, as well as Windows computers and no more downloading of the game to your computer—the game is now played online in a browser.

The goal is to make it easier for more teachers to take advantage of this great program. Not only do your students get to play a fun and educational animated 3D business simulation, but you get to meet some of your teaching and learning standards. And it's all for free.

The game will run from October 12 to November 23 this Fall and now is the time to [register](#) so your students can join the thousands of other students that compete each year for awards and prizes.

The [Deloitte Virtual Team Challenge](#) takes place in the fictitious town of New City. The team objective in the simulation is to help the mayor stage the most efficient oil spill recovery effort. Top-performing teams are eligible for prizes for themselves, their teachers, and the local United Way chapters of United Way Worldwide.

For more information, see the article in [The New York Times](#) and read about one New Jersey teacher's success with the program.

The Deloitte Virtual Team Challenge comes complete with lesson plans and in-class exercises which form a curriculum highlighting 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 and review the official rules at virtualteamchallenge.com/offrules.

[Come to Chicago \(virtually\) to Learn about Fighting Crime with Accounting](#)

If you're as fascinated by the stories behind white-collar crimes as we are, you're going to love the [upcoming virtual field trip](#) with Kelly Richmond Pope, CPA.

Kelly's an Associate Professor in the School of Accountancy and Management Information Systems at DePaul University in Chicago and she has some experiences to share. Learn about how she got into this field, why she chose forensic accounting and hear about her research, films and stories about fraud. Your class will be on the edge of their seats.

Here are several topics Kelly will cover:

- What makes forensic accounting so interesting
- How she got into teaching, writing and filmmaking
- What she enjoys most about her job
- Why she brings white-collar felons to class with her
- How she juggles such a busy schedule
- What she has to say to future CPAs

Kelly won't be the only one talking though. This is an interactive presentation, so your students' questions are welcome. Like you, Kelly teaches future CPAs every day, so tell your students not to be shy. She's a great resource.

Register your class for the trip to meet Kelly at 1 pm EST on September 29.

Can't wait for this virtual field trip? Watch other [past trips](#) and see what you can expect in September.

Register today at <http://www.startheregoplaces.com/students/games-tools/virtual-field-trips/current-destination/>.

Street Law Inc. & the Supreme Court Summer Institute for Teachers

Street Law (streetlaw.org) is a nonprofit organization that creates classroom and community programs that teach people about law, democracy, and human rights worldwide. Street Law program participants benefit from “real-life” lessons and insights, which they can use to effect positive change for the rest of their lives. Our accessible, engaging, and interactive programs empower students and communities to become active, legally-savvy contributors to society.

Street Law develops classroom and grassroots programs that educate students and communities about law, democracy, and human rights. Some of their initiatives bring them directly into classrooms and neighborhoods. However, the majority of their efforts, including their popular professional development programs, are focused on training others—individuals and organizations—to become effective Street Law educators.

For a complete list of professional development opportunities and teaching resources, please visit http://www.streetlaw.org/en/programs/teacher_professional_development. Be sure to check out the [Supreme Court Summer Institute for Teachers](#) as well.

Sit with Me - Montana State University

The Gianforte School of Computing and the Electrical, Computer Engineering Department, and the Association for Women in Computing Chapter at Montana State University (MSU) are happy to announce an outreach project through our **Sit With Me - Montana State University** program.

Sit With Me, SitWithMe.org, is a national advocacy campaign designed to encourage women in computing careers. The campaign uses an iconic "Red Chair" to symbolize that women in technology need more seats at the table that men and women can sit in solidarity for technical women and that one highly visible action can instigate others.

Please watch the video, *Sit With Me - Montana State University*, https://www.cs.montana.edu/videos/Sit_With_Me_MSU.webm, to hear MSU President Waded Cruzado, community members, MSU faculty, students and others inspire young women.

We would like to invite schools across Montana to participate in the campaign by joining us in a project titled, *Sit With Me - Across Montana*. The idea for the project grew out of the "Flat Stanley" activity used by schools world-wide. We will send participating schools a "flat Red Chair" to use in the project.

The project is meant to be a fun way to introduce all students to the importance of having diverse perspectives in the computing and engineering and, we hope, spark an interest in young women to pursue careers in technology at a higher education institution.

We will provide a "kit" with the theme that "we sit for all young women in Montana," the "flat red chair," and background information. The best part about the project is the ability for students to be creative, show off their community, and have some fun. We ask that schools send us photographs that we will post to social media and highlight at MSU's Women in Engineering Banquet. In addition, we will also upload the project to the national campaign website where it, along with other MSU projects and photographs will be a featured.

This project is inclusive and anyone can sit in the chair - young women, young men, community members, parents, teachers or anyone who want to support diverse perspectives in technology is encouraged to participate. The project is possible through a grant from the National Center for Women in Information Technology (NCWIT).

If you would like to participate or would like to know more about the project, please contact Sharlyn Izurieta, Demand Generation Coordinator, Gianforte School of Computing, Montana State University - Bozeman at 406.994.4794 or Sharlyn.Izurieta@montana.edu.

Sign Up for College Application Week

October 31-November 4, 2016 is Montana College Application week. This is a great opportunity for seniors to submit an application to any of the colleges in Montana and have the fee waived or deferred.

Last year over 3,000 students submitted applications during that week. Click on the link so your school can participate. <https://www.surveymonkey.com/r/2016MTCAW>.

The deadline for schools to sign up is Monday, September 26, 2016.

Montana's Student Mock Election

Since the creation of the Montana Youth Voting Act in 1991, students in Montana schools have been provided the opportunity to participate in the electoral process in a way that is both meaningful and educational.

The Montana Secretary of State's office created an online voting application so schools across Montana can participate in a statewide student mock election. The direct link to the application is <https://youthvote.mt.gov>. The site will be ready for registration on September 15.

Three ballot styles are available for all grade levels: K-4, 5-8, and 9-12. All ballot styles include candidates for federal and statewide offices. The K-4 ballot style contains ballot questions relevant to this age group. The 5-8 ballot style includes ballot questions provided by the National Student Parent Mock Election (NSPME). The 9-12 ballot style contains the polling questions from NSPME and ballot questions appearing on the 2016 statewide ballot.

The Montana Student Mock Election will occur November 3, 2016.

For more information, contact [Casey Hayes](#) at chayes@mt.gov or 406.444.7911.

Montana School Broadband Project

Last year, Governor Bullock's Office, the Montana Office of Public Instruction, the School Administrators of Montana and the Montana Education Technology Association partnered with the nonprofit organization Education Superhighway to launch the [Montana School Broadband Project](#) with the goal of ensuring that all Montana schools have access to high-speed broadband that can support digital learning in the classroom.

As a part of this initiative, school districts have the opportunity to take advantage of network upgrade support services from [Education Superhighway](#) *at no cost to the district*.

The Education Superhighway team is already working with several districts across the state to help them gain access to scalable, affordable bandwidth. So far:

- 28 districts (and 73 sites) sought procurement opportunities
- 47 district bids received
- 18 districts upgraded with an average 14x increase in bandwidth
- 12,000+ more students now have access to fiber
- 23,000+ more students now meeting 100 Kbps/student goal

When school districts join the project, Education Superhighway will work to understand the details of the district's broadband network, research potential upgrade options, reach out to providers, support the RFP and 470 process, and ensure implementation of the new network.

To claim a spot in the program, sign up at <http://tinyurl.com/MontanaTeam> for a brief call with the network experts at Education Superhighway.

For more information, contact [Ken Bailey](#) at kbailey2@mt.gov or 406.444.2562.

Helpful Calendars Now on the Secondary CTE Web Page

Welcome back to school from all of the OPI staff in the Career and Technical Education division.

As you get back into the swing of things, we thought you might like a little reminder of what is coming up for the school year. Although all CTE due dates and deadlines are already posted on the general OPI calendar, we thought this would be an additional help to you.

First, the **DUE DATES and DEADLINES Calendar** lists all due dates and deadlines relating to CTE accountability data and money-related concerns. Second, the **2016-2017 CTE Calendar of Events** lists additional dates and happenings related to Career and Technical Education such as student organization conference dates and teacher professional development.

You will find both calendars on the Secondary CTE web page under the 'Calendar' tab and located at http://opi.mt.gov/programs/CTAE/CTE.html#gpm1_5.

Latest Information from CTE Program Specialists

You'll also find the latest monthly update from our CTE Division Specialists on our web page under the 'Updates—Latest CTE Info' tab and located directly at http://opi.mt.gov/programs/CTAE/CTE.html#gpm1_15.

As always, please feel free to contact the OPI Career & Technical Education office at 406.444.9019 if you have any questions or if we can be of service or help to you as we all serve the great students in our Montana schools.

2016 Montana ACTE Fall Institute – Montana’s Premier Professional Development Event for CTE Teachers

This October, Montana CTE professionals from across the state will gather in Bozeman, October 20-21 for the most exciting CTE event of the year in Montana. This year’s theme is “*I AM CTE*”.

The Keynote Speaker this year will be Joe Walkuski, founder and CTO of TEXbase, a Bozeman based business that provides compliance, quality and materials management software solutions in the apparel, footwear, home textiles and consumer product industries.

By attending the fall institute, you will discover new teaching approaches, find solutions to your shared challenges, share your best practices with colleagues and leave with constructive new ideas to take back to your school. You will gain valuable insights and proven strategies that will improve your program and increase student achievement in your district as well as assist you in implementing pathways in your district.

[Online Registration](http://www.montanaacte.org/prodevel.shtml) is now open and complete Montana ACTE Fall Institute details can be viewed at <http://www.montanaacte.org/prodevel.shtml>, including details for booking your lodging at the Best Western Plus GranTree Inn. Early-bird registration ends October 1.

Dig-in on Pathways and Dual Enrollment – Build a Big Sky Pathway, Change a Student’s Future

Maximize your time at Montana ACTE and minimize your time out of your classroom! This year Big Sky Pathways and Montana ACTE are partnering on a hands-on approach on Pathways and Dual Enrollment. Friday’s schedule will feature “Pathway Sessions.” These allow conference attendees to sign up to work with Pathway coordinators at Montana ACTE.

What is a Pathway Session?

It is a 30-minute session with a Pathway Coordinator that allows you to get to work on Pathways. You can

choose to work on a new pathway, renew an old pathway, explore dual enrollment within a new or existing pathway, or schedule a focus session with attending faculty (see below).

How do I sign up?

Sign up now using this link, <https://goo.gl/forms/mA8d0Dr2IeFqfkU63>, or use the link provided when registering for Montana ACTE's 2016 Fall Institute. The sign up link allows you to choose the college, career cluster, and/or Pathway you want to work on. You may also choose to schedule a Faculty Focus Session. Once we receive your request we'll connect you with a Pathways Coordinator to schedule a Pathway or Faculty Session between 9am and 2pm on Friday, October 21 at Montana ACTE.

Sign up today. Pathway and Faculty Focus Sessions are filled on a first come, first served basis and registration will close October 1.

Faculty Focus Sessions

During Montana ACTE's Pathways sessions, four colleges will be bringing faculty for special faculty focus sessions, described below. Be sure to sign up for a focus session to do dig in with faculty experts in their content areas, explore curriculum alignment for dual credit, and make connections to benefit your students, your classroom, and your career.

Helena College-Business Focus

Helena College will provide a special opportunity for teachers to explore the development of a dual enrollment Personal Finance class by working with Accounting & Business instructor, Barbara Yahvah. Helena College is excited to connect with high schools to discuss the Financial Literacy component of Reach Higher Montana and its alignment with high school personal finance classes, potentially for dual credit potential. Barbara and Jan can also help with business and accounting pathways. Go to http://www.umhelena.edu/admissions_enrollment/careerpathways.aspx to see Helena's existing pathways and gain further insight. In the coming year, additional pathways will be developed in three Office Technology programs.

Missoula College-Sustainable Construction Focus

Attending the Montana ACTE's Pathways sessions will be faculty member, John Freer, and Pathways Coordinator, Jordan Patterson, from the Missoula College UM. John is a Carpentry instructor who was heavily involved in creating the college's new Sustainable Construction Program. Sustainable Construction a new addition to the Carpentry program that, along with Carpentry fundamentals, includes more green building and sustainable concepts. With this new program, students have more options and more flexibility that fits emerging trends in building industry. This is a high demand field with a lot of hands on training.

Gallatin College-Design Drafting Focus

Gallatin College's Pathways Coordinator Diane Dorgan is excited to offer teachers access to resources emphasizing the field of Design Drafting Technology with new Program Director, Sean Peterson. Sean brings a diverse and fresh perspective to this discipline with experience from both industry and extensive classroom instruction in CAD. He is committed to supporting the development of job skills at the secondary level appropriate to advancing a variety of employment opportunities in Architecture, Construction, Engineering, or Manufacturing while expanding access to college level dual enrollment coursework in CAD or Revit for high school students considering Architecture and Construction related career pathways and/or post-secondary credentials.

Highlands College-Healthcare Informatics Focus

Highlands College of Montana Tech is excited to bring to you the dynamic world for Healthcare Informatics, an emerging specialization in the health care industry that joins the disciplines of information technology, communications, and health care. Pathways coordinator Bernie Phelps is joined by HCI department head, and former high school teacher, Charie Faught for Montana ACTE faculty focus sessions to work on pathways, learn about our programs, and offer resources to you and your classroom.

Newly Redesigned Montana Career Guides are Now Available

The Montana Career Resource Network (lmi.mt.gov/Career) has received their shipment of 15,000 Montana Career Guides and are ready to start filling backorders and accepting new orders.

The new [Montana Career Guide](#) has been totally redesigned. In order to be able to provide customers with an adequate supply of free career resources several of the specialty job search publications have been eliminated and the content combined into the Montana Career Guide. By combining the content into one publication it reduces the overall printing and shipping costs.

The publications that have been eliminated are Inside Edition: Job Hunting Guide for Montanans with Criminal Records, Willing and Able: Job Hunting Guide for Montanans with Disabilities, and Experience Wanted: A Job-Hunting Guide for Montana Seniors.

PDFs will be provided on the specialty sections of the Montana Career Resource Network website (lmi.mt.gov/Career) for those who want a quick and easy handout for the specific job hunting needs of these populations. Rest assured, information for these specific job hunters was not eliminated—the information in these publications repeated much of the same information found in our regular Career Guide so combining them just makes sense.

In addition, the [Montana Career Guide](#) includes an entire section on soft skills. A five-page soft skills checklist that will help career decision makers identify skills they may need to work on. The Career Guide introduces the concept of the S.I.F.T. method of career planning. S.I.F.T. stands for Self-Assess, Investigate, Focus, and Take Action.

You can order your Career Guides, and any of our other publication by using the online order form at: <http://lmi.mt.gov/Publications/PublicationOrders>.

In order to minimize shipping costs, let the Montana Career Resource Network know if you are interested in having an MCIS trainer come to your location to do some training and the trainers will hand deliver your publications. Shipping on the first box of publications is free, but additional boxes will cost \$20/box to ship. The online publication order form will include the number of publications that can be packed into one box.

As always, the Montana Career Resource Network is interested in your feedback. Please let them know your thoughts on the new Career Guide. Just send an email to mcrn@mt.gov to submit your feedback.

EverFi's FutureSmart – A New Course Launch Webinar on September 20

On Tuesday, September 20, 2016, at either 12:00 pm (EDT) or 3:00 pm (EDT) join [EverFi](#) for a webinar featuring [FutureSmart](#), a new digital course that educates middle school students on the practicalities of daily financial decisions and the payoffs of long-term planning.

This no cost resource, supported by the MassMutual Foundation, guides students through a compelling narrative in which they serve as the mayor of a town, helping local citizens with real-life decisions. From weighing opportunity costs, to delaying instant gratification for long-term gain, students face important questions on their way to becoming FutureSmart.

You will also hear from EverFi's team of curriculum experts who will review the research that supports their approach, explain their instructional design principles, and review course content.

To register for the webinar, click on one of the following options:

--[Tuesday, September 20, 12-12:45pm \(EDT\)](#) (EDT, 10:00 am Mountain)

--[Tuesday, September 20, 3-2:45pm \(EDT\)](#) (EDT, 1:00 pm Mountain)

If you cannot make the webinars, visit the [FutureSmart website](#) and fill out the form at the bottom of the page to request information or access for your school.

H&R Block Budget Challenge® Helps Students Develop Real-World Financial Literacy Skills

[Budget Challenge®](#) (hrblock.budgetchallenge.com) is a personal finance simulation played as a competition. A unique and patented simulation, students in the scenario are immersed in the life of a college graduate six months after graduation.

Students receive paychecks and bills in real-time and are challenged to build a budget that allows them to pay their bills on time, manage their credit card balance, and save money for retirement in a 401(k).

The [Budget Challenge®](#) program encourages students to learn personal finance in a fun and engaging environment while competing against their classmates and other students across the nation.

To learn more, visit <http://hrblock.budgetchallenge.com/>.

Fun Facts and Trivia

The Central American country of Belize has some of the best dive sites in the Caribbean with the second biggest barrier reef in the world, the Mesoamerican Barrier Reef System, spanning the length of Belize.

The islands in Belize are called Cayes (pronounced “keys”) and total around 450 including those on the outer atolls.

Belizean folklore tells of a three-foot tall, evil dwarf called El Duende. The thumbless dwarf is said to hang out in the forest and punish any children who kill animals.

Belize is the only Central American country where English is the official language; however, you will still hear a mixture of Creole, Spanish, Garifuna and Mayan languages being spoken on the street.

Belize obtained its independence from the United Kingdom on September 21, 1981.

The former capital Belize City was nearly completely destroyed by Hurricane Hattie in 1961. After hurricane Hattie, the capital city was moved to Belmopan, and with just over 12,000 inhabitants Belmopan is the smallest capital city in the World.

In place of traffic lights, roads and highways in Belize have speed humps to control traffic and speed.

There is no McDonalds, Burger King, Starbucks or KFC in the entire country of Belize.

The tallest building in Belize is a Mayan temple.

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