

The Wednesday Reader

November 30, 2016

Early-Bird Registration for 2017 Western Business Education Association Ends December 1

The Western Business Education Association's [2017 Conference](#) will be hosted by the Montana Business Education Association and held in Bozeman, February 16-20, 2017, at the Best Western GranTree Inn.

Online registration for the WBEA 2017 Conference can now be completed at <https://bozeman2017.wufoo.com/forms/zxtgf2905hyxuy>. Registration is \$200.00 for NBEA/WBEA members and includes all general and breakout sessions, the Exhibitors' Reception Friday evening, the Saturday afternoon WBEA Luncheon and General Session, and the Awards Dinner and Closing Session on Sunday.

In addition to the breakout and general sessions, you can also register for a variety of hands-on computer workshops, Bozeman-area tours, and be sure to register to attend Saturday night's Montana Special Event to be held at the world famous Museum of Rockies.

One (1) Graduate-level credit will be available from MSU Billings (\$99 payable to MSU Billings) as well as OPI Renewal Units.

Hotel reservations can be made by calling the Best Western GranTree at 406.587.5261 and refer to **Group Code 806427** (Montana Business Education Association). Rooms for the conference are available at the \$92 group rate (plus tax) which is valid from Tuesday, February 14 to Tuesday, February 21, and includes breakfast and free WiFi.

Please visit the [WBEA 2017 Conference](#) page for more information including the conference timeline, computer workshops, and tours.

WBEA 2017 Conference Computer Workshops & Breakout Sessions

Planning to attend, or thinking about attending, the [Western Business Education Association's 2017 Conference](#) in Bozeman in February? Check out the complete listing of hands-on computer workshops and breakout sessions on the [WBEA 2017 Conference](#) website or directly at <https://goo.gl/LepsrU>.

All hands-on computer workshops will be held on either Friday, February 17 or Saturday, February 18 with breakout sessions taking place on Saturday, February 18 and Sunday, February 19.

One new offering this year to WBEA conference attendees will be the option to complete the w!se Teacher Certification for Personal Finance. W!se will be conducting an informational session on Saturday morning with certification taking place Saturday afternoon. For more information about the w!se Teacher Certification for Personal Finance, please visit the [WBEA 2017 Conference](#) website or download the information, including registration requirements, at <https://goo.gl/XcmRR4>.

Graduate Credit Available for WBEA 2017 Conference – Only \$99

The 2017 Western Business Education Association's 2017 Conference will be held in Bozeman, Montana, February 16-20, 2017, and the WBEA 2017 Conference Committee is excited to provide attendees with an added benefit. Attendees of the WBEA 2017 Conference will be able to earn graduate-level college credit from Montana State University Billings. The cost for the credit is \$99.00.

The Montana Business Education Association has partnered with Montana State University Billings to provide WBEA 2017 Conference participants with the option to earn one (1) graduate-level credit from MSU Billings' Extended Campus. Registration and payment for the credit can be completed at <https://goo.gl/IEkuA1>.

The credit, EDCI 589-450, is not applicable to a Master's degree offered by MSU Billings; however, the credit may be used to fulfill K-12 licensure requirements, "lane changes," or other continuing education requirements for professionals.

WBEA 2017 Conference attendees who wish to earn the graduate credit will be required to provide proof of registration and attendance (such as a copy of registration receipt and nametag), provide a written agenda/synopsis listing all the conference sessions and all the conference-related activities attended (including workshops, tours, networking sessions, etc.), and create a lesson plan in which materials and/or resources gained from the WBEA 2017 Conference are implemented. All materials will need to be submitted by March 1, 2017.

For complete details about the credit offering, including a template for the lesson plan, directions for utilizing the lesson plan template, and a copy of the rubric which will be used to evaluate the lesson plan and lesson materials can be found on the WBEA 2017 Conference website at <https://goo.gl/a0bd6d> along with other details regarding the 2017 event in Bozeman.

Questions regarding the graduate credit offering can be sent to Eric Swenson at eswenson@mt.gov. See you in Bozeman.

W!se Teacher Certification in Personal Finance Available at WBEA 2017

W!se developed a Financial Literacy Teacher Certification Program in 2008. Teachers prepare for the assessment through self-guided study using the W!se Certification in Personal Finance Manual. After preparation teachers take the W!se Teacher Certification in Personal Finance Test. Testers have 1 hour and 15 minutes to complete the comprehensive 75 multiple-choice question assessment. The test evaluates instructor's knowledge on topics that are aligned to state & national standards.

Teachers who pass the test earn a Certification in Personal Finance (CPF). The CPF demonstrates proficiency in personal finance. Certified teachers are subsequently encouraged to enroll their schools in the W!se Financial Literacy Certification Program for students.

The W!se Teacher Certification in Personal Finance Test will be offered during the 2017 WBEA Conference in Bozeman Montana. Certification will be available on Saturday, February 18, beginning at 1:45 pm. Details regarding certification testing and the WBEA 2017 testing schedule, please visit <https://goo.gl/XcmRR4>.

Testers MUST bring a personal WIFI enabled device (laptop, iPad, Chromebook...) to test upon. The cost of testing is \$50. To participate teachers must register prior to the conference. To register please visit SurveyMonkey at <https://www.surveymonkey.com/r/CZLJ8TZ> and complete the registration survey.

Payment for the test can be submitted through PayPal, via the link included in the survey, or by contacting David Anderson of w!se (danderson@wise-ny.org, 212-421-2700). Once registration is complete and payment has been submitted testers will receive the W!se Certification in Personal Finance Manual via email.

Working in Support of Education (w!se) was founded in 1998 with a mission to improve the lives of young people through programs that develop financial literacy and readiness for college and the workforce.

MT Business Educators Attend Jump\$Start National Educators Conference on Financial Literacy

Five of Montana's Business Educators attended the Jump\$Start Coalition's 8th Annual National Educator Conference in Dallas. The National Educator Conference, held November 5-7, provides attendees the opportunity to see, learn about, and try educational resources that can be immediately integrated into current lesson plans.

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.

Highlights of the 2016 National Educator Conference included

- Tools, resources, information and support for teaching personal finance in the classroom
- Curricula/Content, ask the experts and personal development workshops
- 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; and TEDx Speaker Adam Carroll

The Montana Business Educators who attended this year's Jump\$Start National Educator Conference included Doug Andersen (Billings Senior High School), Karey Conn (Capital High School), Steven Klimkiewicz (Hellgate High School), Jody Sandru (Twin Bridges High School), and OPI Business Education Specialist Eric Swenson.

Additionally, three of the attendees received financial support through national Jump\$Start partners and Montana's state-level coalition, the Montana Financial Education Coalition. Doug Andersen received one of 20 \$425 scholarships from NextGen Personal Finance, Steven Klimkiewicz was awarded VISA Innovative Educators \$1000 scholarship to cover conference registration and travel, and Jody Sandru was a recipient of one of two \$100 scholarships from the [Montana Financial Education Coalition \(mtmfec.org\)](#).

Superintendent Juneau Asks Montanans For Their Input On The Every Student Succeeds Act

Superintendent of Public Instruction Denise Juneau has released Montana's draft state plan for implementing the *Every Student Succeeds Act* or ESSA. Juneau sent one copy to the governor for his review, and posted another copy [HERE](#) for public comment.

“It’s exciting that Montanans now have a seat at the table in determining what our public schools should emphasize, and how we can support students and educators grow,” Superintendent Juneau said. “The last thing I want to see in Montana is No Child Left Behind 2.0, which is why we’re working to include the voices of educators, parents, and school leaders in developing Montana’s state plan.”

On December 10, 2015, President Obama signed into law the *Every Student Succeeds Act (ESSA)*, reauthorizing the Elementary/Secondary Education Act of 1965. States have been operating under the guidance of the *No Child Left Behind (NCLB)* reauthorization since 2007. ESSA redirects former NCLB requirements in giving states the ability to develop their own accountability plans. ESSA also places a stronger emphasis on child wellbeing and recognizes there are many ways to measure performance.

Montana’s state plan will continue to build on the successes of our public schools by continuing to raise graduation rates, improve teaching, learning and student achievement, identify and support schools of greatest need, and improve non-academic student outcomes in all of Montana’s public schools.

In March, Superintendent Juneau [appointed a group](#) of educators, parents and school leaders from across the state to begin the work of developing Montana’s state plan. The group has met four times.

Click [HERE](#) to read Montana’s ESSA state plan and submit your comments. The public comment period is open through December 16. Superintendent Juneau will submit Montana’s plan to the U.S. Department of Education on December 23.

[Montana Teenpreneur Challenge--Final Update; Contest Closes Tomorrow, December 1](#)

Submissions to the [Teenpreneur Challenge](#) have begun to arrive. If your student have yet to enter the contest, that means that someone else's students are guaranteed one of the two top prizes of \$500, 6 months of business coaching from either MSU's or UM's Blackstone LaunchPad, and behind-the-scenes VIP tickets to the Made in Montana Trade Show this March.

The entry deadline is December 1st. Submission requirements for the *MT Teenpreneur Challenge* can be found at www.OneMontana.org. There you will also see the judges and read their brief bios.

Questions? Email Challenge@OneMontana.org.

[Start Planning Now for the 2016-2017 Montana Saves Scavenger Hunt Adventure](#)

Montana State University Extension is offering the *Montana Saves Scavenger Hunt* as a part of the America Saves program during 2016-2017.

This version of the hunt is specifically designed for students between the ages of 13 and 19 (*as of September 1, 2016*). Students will learn about the benefits saving and investing, how credit can be a friend for foe, and how to be in control of their money.

Students who complete the Montana Saves Scavenger Hunt are eligible for a drawing for one of 17 cash awards of \$100 in each age group during America Saves week February 27-March 4, 2017. The deadline for completing the hunt is **Wednesday, March 1, 2017**.

The cash awards for Montana students are courtesy of:

- First Interstate BancSystem Foundation
- Montana Credit Unions for Community Development
- Montana Consumer Protection Division, Office of Attorney General
- Montana Commissioner of Securities and Insurance
- Montana Society of Certified Public Accountants (MSCPA) Legacy Foundation
- Montana Bankers Association Education Endowment Fund of the Montana Community Foundation
- Montana 4-H Foundation
- America Saves Bank of American Foundation

The materials for teachers, parents, and guardians can be found at <http://www.montana.edu/extensionecon/pdf/invitationforteachers.pdf>. Participation details and enrollment instructions are available at <http://www.montana.edu/extensionecon/pdf/invitationforstudents.pdf>.

The steps necessary to record completed Montana \$aves \$cavenger Hunt quizzes can be downloaded directly from <http://www.montana.edu/extensionecon/pdf/directionsatendofquizzes.pdf>.

A complete listing of websites to be used in the 2016-2017 Montana \$aves \$cavenger Hunt can be downloaded at <http://www.montana.edu/extensionecon/pdf/websitefortechnology.pdf>.

For promotional materials, please visit <http://www.montana.edu/extensionecon/pdf/scavengerhuntflyer.pdf>.

The Hour of Code is Coming During Computer Science Education Week: December 5-11

The [Hour of Code](#) has always been a grassroots effort to celebrate computer science in unique ways. This year's Hour of Code will be held December 5-11 and [the list of Hour of Code activities](#) has just been refreshed with new content, an updated look, and a filter tool that will allow you to find the best activity for your classroom.

Some cool things about this refresh includes:

An expanded selection to include *over 200 tutorials and lesson plans* that introduce students to computer science in a variety of ways. Have fun exploring!

Has your class done the Hour of Code before? Maybe they're even experts at certain puzzles. *No problem*. Use our new filters to discover more challenging activities that fit all grade and experience levels!

There are tons of other ways to filter activities, too: find offline tutorials, and activities that work with robots, iPads, Androids, and whatever other hardware your class has!

Want to connect computer science to social studies, math, or another subject? Use the new topic filter to find subject-specific activities. And encourage other subject area teachers at your school to sign up and try it in their classrooms too.

There are more updates to come through November, including *a few surprise activities* that your students will love. Follow Hour of Code [@teachcode](#) to get the latest!

For those who have never done the Hour of Code before, the basics of the campaign are still the same: *Anybody* can learn, *no experience* required, and it only takes an hour. But for veteran teachers, there are now lesson plans that let you guide students through more complicated activities.

Hopefully the broad selection of activities will enable both newcomers and veterans to get the most out of their Hour of Code. This year, make an Hour of Code that is truly your own.

Tuition Funding Sources (TFS) Offers Over \$41 Billion in Scholarship Opportunities & is Free

Tuition Funding Sources (tuitionfundingsources.com) is a free, online source which includes a scholarship database that is updated daily. On average, 5,000 new scholarships are added to the database every month.

[Tuition Funding Sources](http://tuitionfundingsources.com) also provides students with a career personality test, and detailed career information. Students using TFS can determine what careers suit them best, find schools that offer degree programs in those fields and then discover scholarships and other forms of financial aid to help pay for college tuition and expenses.

[Tuition Funding Sources](http://tuitionfundingsources.com) is available free of charge to all high school students looking to continue their education after graduation, all college students currently attending a college or university and all other adults either at home or in the work force that desire to obtain a college degree or take college courses to improve their skills and education.

Students and interested adult learners can visit tuitionfundingsources.com today to create a free account and start searching the more than 7 million available scholarships today.

Having been collecting scholarship information every year since 1987, Tuition Funding Sources is one of the oldest and most trusted names in the industry.

Save the Date – Montana Economics Challenge 2017

The Helena Branch of the Federal Reserve Bank of Minneapolis will host the 22nd Annual Montana Economics Challenge on Monday, March 6, 2017 in Helena at the Great Northern Hotel.

The Economics Challenge is a one-day contest in which secondary students compete as team members and as individuals for prizes based on their knowledge of economics. The National Competition held in New York City will feature winning teams from four regional economics challenges. One of the four regional competitions, The Heartland Region, is held in Minneapolis, Minnesota. Winning teams from eight other states will meet to determine which teams advance to the national event.

During the first three rounds of competition, students are tested in four areas: macroeconomics, microeconomics, current events/economic applications and international economics. The final round is a timed quiz-bowl play-off between the top two teams in each of two divisions. The first team to answer a majority of the questions wins.

For more information, please contact Helena.MTChallenge@mpls.frb.org or Rhonda Krieger at 406.447.3864.

EverFi Hiring Montana Schools Manager

[EverFi](#) (everfi.com) is bringing its online curriculum to thousands *more* students throughout the U.S., and the need a dynamic, tireless and passionate schools manager in Montana to help [EverFi](#) do so.

[EverFi](#) is a fast-growing, venture-backed company that teaches kids critical skills (e.g., financial literacy, digital awareness) that help them succeed outside the classroom and later in life. [EverFi](#) schools managers establish partnerships with school districts by developing high-level relationships, training teachers, providing counsel and support—and driving towards ambitious usage and satisfaction objectives.

If you or someone you know is interested, apply [here](#). To discuss the position further, feel free to contact Mick Karls of EverFi at 406.204.1148 or mick@everfi.com.

Fun Facts and Trivia

Luxembourg is a small European country, surrounded by Belgium, France and Germany.

Luxembourg was founded in 963AD as the County of Luxembourg by Sigefroid, Count of the Ardennes, who built a fort on the site; the ancient Saxon name Lucilinburhuc ('little fortress') symbolized its strategic position. Over the years, the little fort became a major fortress.

Luxembourg is the only Grand Duchy in the world. After the defeat of Napoleon in 1815, the Congress of Vienna made Luxembourg into a Grand Duchy, a state or territory ruled by a grand duke or duchess. The country's full name is the Grand Duchy of Luxembourg.

The present Grand Duke of Luxembourg is Crown Prince Henri who assumed the throne in October 2000.

Luxembourg has the highest GDP per capita in the world and its GDP is almost three times the average GDP of the European Union.

The only country with a higher Gross Domestic Product per capita than Luxembourg is Qatar.

The education system of Luxembourg is trilingual; students in primary schools are taught in Luxembourgish in the initial stage before changing to German, whereas in the secondary schools lectures are delivered in French.

Luxembourg is one of the founder-members of NATO, the Western European Union, the European Union, the United Nations and the Benelux. It is the bench of many institutions and agencies of the EU.

Luxembourg It is the least populated country amongst all the member countries of European Union and is the 20th smallest country of the 194 independent nations of the world.

When giving someone flowers in Luxembourg it is customary to give an odd number, but not 13.

Luxembourg has only won two medals at the Summer Olympics and two at the Winter Olympics.

Luxembourg's only gold medal was for the 1,500 meters at the 1952 Olympics in Helsinki, won by Josy Barthel, who later became a government minister.

Luxembourg is one of the safest countries in the world. According to a UN survey, you have less chance of being shot in Luxembourg than in any other country in the world. There are around 1,300 police and just two jails in Luxembourg.

Luxembourg has the highest minimum wage in the EU—paying workers a minimum of \$2,167 per month.

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