

The Wednesday Reader

January 10, 2018

Join Us—NGPF Summit in San Francisco, March 2018

NextGen Personal Finance (www.ngpf.org) is calling all passionate Financial Literacy educators. NGPF knows you understand the importance and value of personal finance education. You acknowledge that students must learn to manage money, create budgets, and build good credit habits to become financially secure adults in the 'real world'. At NGPF, they applaud your work.

At NGPF, their mission is to ensure that all students graduate from high school with the financial education they need to thrive in the future.

To continue to work towards this mission, NGPF is hosting an NGPF Summit in 2018. This professional development weekend will be packed with opportunities for educators to collaborate, build your network, and walk away with new ideas and free resources you can use in your classroom immediately.

Need To Know Details:

Dates: Friday, March 16-Sunday, March 18, 2018

Location: JW Marriott Hotel, San Francisco CA

Cost: Transportation to San Francisco ONLY. The rest of the weekend, including accommodation and meals, will be underwritten by NGPF.

For more details, check out the [Summer Flyer](https://drive.google.com/file/d/1Yyj8-EqWkvJ4XwdGDM652EL6v6XHrGAO/view) at <https://drive.google.com/file/d/1Yyj8-EqWkvJ4XwdGDM652EL6v6XHrGAO/view>.

To apply to attend and participate in the 2018 NGPF Summit, complete the application at <https://docs.google.com/forms/d/e/1FAIpQLSfzs3LTOEBnoCQ0IunnyVqFag5VmpLe2QqI67C1AHukLpjca/viewform>.

Applications must be submitted by the end of the day on January 16, 2018.

Apply Today for a FREE 2018 Advanced Accounting Training—Boise, June 19-21; Stipends Available

The application for the [2018 APBP: Accounting Program for Building the Profession](#) (formerly known as Accounting Pilot & Bridge Project) training is now open. The American Institute of Certified Public Accountants (AICPA) has partnered with state CPA societies and/or state departments of education throughout the country to bring you training sessions to equip you with higher order accounting curriculum that will increase your students' engagement.

Becoming a part of APBP is not only FREE, but also provides high school teachers with a \$200 stipend upon completion of the program.

More than 1,000 high school teachers in 42 states have attended the training, received their free materials and been provided ongoing support. Are you interested? Head over to the APBP website to find a training near you.

A 2018 training for Idaho, Montana, and Utah is currently scheduled for June 19-21 in Boise.

Details about the [2018 APBP: Accounting Program for Building the Profession](http://www.startheregoplaces.com/teacher/apbp-advanced-accounting) project can be found at www.startheregoplaces.com/teacher/apbp-advanced-accounting.

To see the topics that will be covered in the training, download a PDF of the [sample rubric](#).

AICPA research has found the first accounting course high school students take greatly impacts their decision to pursue accounting as a major and career choice.

H&R Block Budget Challenge Helps Teens Learn Money Management & Earn Scholarships

The H&R Block Budget Challenge helps teens get Real-World Ready from the safety of the classroom. In this learn by doing simulation, students pay bills, manage expenses, save money, invest in retirement and pay taxes while competing for \$200,000 in college scholarships.

Awards include:

- 10 opportunities for student scholarships of \$20K (5 scholarships remain for Spring semester)
- Student incentives during game play

Spring 2018 sessions begin January 18, February 1, and February 15.

Think of Budget Challenge as the Road Test for Personal Finance[®]. Students are in the driver's seat as they immerse into the financial life of a recent college graduate who has been working for about six months. Each student gets a regular paycheck, a checking account, a 401(k) savings account and bills to pay throughout the simulation. Students increase their score by maximizing 401(k) savings, paying bills on time, avoiding penalties and fees like late fees, overdraft fees and finance charges and responding correctly to quiz questions.

For more information about Budget Challenge, visit the [Learn More](#) page.

Bring the H&R Block Budget Challenge to their students by registering at www.hrbds.org, logging in and creating a class for the spring simulations.

Returning teachers use their existing teacher account from the 2016-2017 school year to [login](#) at www.hrblock.budgetchallenge.com.

Spots are limited, so REGISTER and CREATE A CLASS today to reserve your space for your students to experience this free one-of-a-kind program.

Need help getting started? Watch the [“What is Budget Challenge?” webinar](#) today.

In this webinar, you will experience the student registration process and daily activities of a student participating in the game through a virtual tour of the simulation presented by an experienced Budget Challenge team member who has facilitated this game in her classroom. You will be viewing teacher resources, scoring, grading, and benefit from suggestions on how to implement Budget Challenge in your classroom.

Participating teachers are surveyed at the end of each simulation and their feedback is used to continuously provide improvements to the program.

NEW this year:

- Read the Starting Line to answer the question, “How do I get started?”
- Engage your students with newly designed quiz questions and scenario.
- Check for quick links to resources on the smarter Teacher Home.
- View student performance and engagement in real-time on the Dashboard, reducing the number of teacher emails.

Visit www.hrbds.org for complete details including timelines and deadlines for each of the three (3) spring sessions.

Montana Teenpreneur Challenge—February 18 Submission Deadline

This statewide competition provides high school students an opportunity to exhibit their interest in business and entrepreneurship. We seek to find and reward two categories of students: those who already run small businesses at home or at school AND those who have creative ideas for new products and services. They can submit alone or in teams.

Top-scoring finalists will receive a suite of prizes designed to accelerate their entrepreneurial savvy, including an all-expenses-paid 4-day advanced entrepreneurship boot camp, cash prizes totaling \$2,500, mentoring by business professionals, and lunch with the Governor.

Students can submit real or hypothetical businesses they developed for your classroom. They can submit actual businesses they operate for their BPA and DECA fundraising efforts or ones developed for their state and national competitions. They can also submit businesses they run at home to generate personal income. We wholeheartedly encourage students to repackage and submit their existing work to [Montana Teenpreneur Challenge](#).

To learn about submission requirements, watch video pitches from last year's winners, see the rubrics used by our judges, and to get more information about the competition, visit our [Montana Teenpreneur Challenge webpage](#). Email questions to Challenge@OneMontana.org.

Save the Date—Montana Economics Challenge 2018

The Helena Branch of the Federal Reserve Bank of Minneapolis will host the *23rd Annual Montana Economics Challenge* on Monday, March 5, 2018 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 economic 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 call Rhonda Krieger (406.447.3864) or Leslie Wunderwald (406.447.3820) at the Helena Federal Reserve Branch.

Enter Your Students in Web.Comp2018—Get Free Resources for Yourself and Classroom Use

Web.Comp (groklearning.com/webcomp/) is a web design competition for high school students. We'll teach them how to build a website as we go along, rather than expecting them to be an expert already.

Students won't just learn HTML and CSS, they will also learn design concepts and creative communication.

Web.Comp 2018 will run for 5 weeks, from Monday, February 26 thru Sunday, April 1. Each week, we'll release interactive notes with the information they'll need to complete the week's web design challenges. The last week will be a web design tournament where students can submit their own design and vote on everyone else's!

Visit groklearning.com/webcomp/ for more information.

Teachers can also utilize the learning resources and courses with FREE access. Teachers can register directly at groklearning.com/register/?next=&noskip=1.

Robotic Coding Classroom Package

Getting started with robotics can be complicated and time consuming. So, [Dexter Industries/Dexter Education](http://www.dexterindustries.com/dexter-ed) (www.dexterindustries.com/dexter-ed) has developed a new kit to make it simple and quick—designed and tested by teachers like you.

The new [Robotic Coding Classroom Package](http://www.dexterindustries.com/dexter-ed) includes everything you need to get started with coding and robotics in the classroom. It includes 10 complete GoPiGo robot kits, storage containers, rechargeable batteries, a getting started guide for educators, full syllabus, classroom materials like worksheets & presentations, as well as dozens of curriculum and projects through our online platform, Dexter Studio. There is nothing to download or install. Your students will code in Bloxter (similar to Google's Blockly) and Python, while making their GoPiGo move.

The Dexter Education team is here to support you along the way, so reach out to discuss getting started: DexterEd@dexterindustries.com.

New Youth Technology Grants from Triangle Communications

Triangle Communications has established a new program to benefit the varied youth clubs and organizations within their service area.

The Triangle Communications Youth Club/Organization Technology Grant program offers monetary support to youth clubs/organizations in the Triangle service area.

Eligible youth clubs include 4-H, BPA, DECA, FCCLA, FFA, HOSA, SkillsUSA, Boys & Girls Club, and more. Local chapter of club/organization must have majority of members within in the Triangle Communications service area.

Funds can be used for Science, Technology, Engineering or Math related projects. Up to \$500 Grants are available.

The deadline to apply is February 1, 2018.

Visit www.itstriangle.com/education-support/youth-club-organization-technology-grant for more details and to apply.

Prepping for Financial Literacy/Personal Finance? Kickoff 2018 with NGPF's Semester Course

Teaching personal finance next semester? At NexGen Personal Finance (www.ngpf.org) we've done the planning and prep work for you with our Semester Course.

You may have seen the release in August, but for those of you looking for a recap, NGPF's Semester Course takes the best that NGPF offers and condenses it into 90, short and sweet 45-minute lessons that are ready to implement in your classroom. Whether you are planning on teaching a full, semester long course or you want to incorporate personal finance into your classroom in smaller chunks, the Semester Course is the perfect option for you.

The course features:

- Diagnostic, Midterm, and Final Exams
- 10 Unit Tests
- 1-2 summative assessment options for each unit
- Final Project
- Your favorite NGPF resources like Data Crunches, The Fine Print, Question of the Day, and more

Start exploring the course today by checking out the resources in NGPF's Google Drive:

https://docs.google.com/document/d/1HGn4sV8XPrju_B4m20MtCLg1NDnoZdB9gu9wRsiCLYQ/edit.

Interested in learning more about the Semester Course? Access our archived [One-Semester Course Webinar](#) where Jessica outlines the Semester Course in detail. If podcasts are more your style, tune in to hear "[Tim Talks to... Jessica & Sonia about the One-Semester Course.](#)"

For more details and resources, check out www.ngpf.org.

Spring Time in the Rockies with ACTE Region V—Colorado Springs, April 2018

Region V is the [Association for Career and Technical Education](#)'s (ACTE) western region and the 2018 Region V Conference will be held just down the road in Colorado Springs.

The [2018 ACTE Region V Conference](#) will take place April 11-14 at the [Cheyenne Mountain Resort](#) in Colorado Springs, Colorado.

Registration for the [2018 ACTE Region V Conference](#) is \$425 and includes most meals during the conference. Hotel rooms can be booked directly at the [Cheyenne Mountain Resort](#) for \$144 per night plus tax.

View the [Schedule at a Glance](#) as you plan your travel.

If you are interested in presenting, at the [2018 ACTE Region V Conference](#), a Speaker Proposal can be completed at

https://docs.google.com/a/jeffcoschools.us/forms/d/e/1FAIpQLSc6ARLfJHeG6h2Gtvdf17HTw3h3F5EEIAkulsJK5IKcgclmg/viewform?usp=sf_link. The deadline for submitting a proposal is February 1, 2018.

For more information about Region V and the 2018 Region V Conference, visit www.acteonline.org/regionv.

Please note, the 2019 ACTE Region V Conference will be hosted by [Montana ACTE](#) and in Bozeman, April 2019.

Head East for the 2018 NBEA Convention—March 27-31 on Baltimore’s Waterfront

Register now for the [National Business Education Association](#) (NBEA) [2018 Convention & Trade Show](#) in Baltimore, March 27-31, 2018. You won't want to miss this cutting-edge, energizing convention focused on the advancement of business education.

Early-Bird registration for the 2018 NBEA Annual Convention ends March 7, 2018.

The NBEA 2018 Convention will provide over 70 exciting and cutting-edge educational sessions, more than 20 technology workshops that will expand specific skills and introduce new technology, and general session speakers who will educate and inspire.

In addition, the Business Education Research Conference will be held in conjunction with the NBEA 2018 Convention. Do not miss this amazing opportunity to enhance your knowledge and skills as a business educator, take part in networking opportunities, and be challenged to return to your classroom ready to educate, empower, and energize your students.

With more than 130 attractions, museums, historic sites, and performing arts groups, Baltimore promises something for everyone. From "The Star-Spangled Banner" to African American history, to The Baltimore Basilica (America's first cathedral), there's something exciting around every corner.

NBEA is excited to offer pre- and post-convention tours as well. Come early and stay late to be involved in all that the NBEA 2018 Annual Convention has to offer.

Visit the NBEA 2018 Convention site (www.nbea.org/newsite/conferences/convention/convention.html) to access the complete convention details, including general convention information, session descriptions, professional development seminars, technology workshop descriptions, and information on pre- and post-convention tours.

Deadline for Montana ACTE’s CTE PSA Contest for Students is January 19

What is the goal? To promote career and technical education by creating a video public service announcement (PSA) incorporating the CTE Month logo and 2018 tagline, “Celebrate Today, Own Tomorrow!”

Who can enter? The contest is open to secondary and postsecondary CTE students in film and video production classes or in other CTE courses. Students may enter as individuals or as a group.

What do I win? Montana ACTE will announce the winning PSA by **February 1, 2018**, and will notify the winners individually. The school CTSO that the winning student or team attends will receive \$500. The school that the second-place student or team attends will receive \$250. First- and second-place videos will be publicized on the Internet through Montana ACTE social media channels and shared with Montana ACTE's members to use during CTE Month in their schools and local areas. Winning PSA will be recognized at state CTSO events.
Note: Winning entries must meet a score of a minimum of 70 to be considered.

What's required?

- Video entries must be 29 seconds in length.
- Entries must incorporate the CTE Month 2018 [logo](#) and 2018 tagline into the PSA video. [Email us](#) if you would like to request a different image format.
- Entries must incorporate the following message, presented as text on-screen and/or spoken by talent: "Learn more about career and technical education at www.ctemonth.org", and must display the CTE Month web address on screen: www.ctemonth.org.
- Successful entries will NOT say "learn more about Montana ACTE or ACTE" or reference the Association for Career and Technical Education by name in the PSA. The videos are not intended to be an advertisement for ACTE, but a PSA for career and technical education.
- Successful entries will use no other logos or web addresses in PSAs.
- Entries that contain music, images, or other copyrighted media must be accompanied by proof that the creators of the entry have the expressed permission of the original copyright holder.
- Submissions must adhere to the technical specifications listed below.

Submitting your PSA entry:

- PSA submissions must be completed by **January 19, 2018 at 5 p.m. EST**.
- Sound cannot be over 0 dBFS.
- Videos must be submitted in .mp4 or .mov format.
- Videos must be in 16:9 aspect ratio.
- PSAs can be submitted in standard or high definition.
- In addition to the 29 seconds of video content, please include at the beginning of the video 5 seconds of black, followed by 5 seconds of bars and tones, and then a slate with the title, the name of your school and the year, **2018** (names of video creators and participants optional.) The slate should be on the screen long enough for it to be read comfortably by viewers.
- PSA are to be submitted via [Dropbox](#). Participants should create a Dropbox account free of charge, upload their submission, and email the link to mbranger@huntley.k12.mt.us.
- Participants must submit a [talent release form](#) from each participant whose image and/or voice is used in the PSA. Students under 18 must have a parent's or guardian's signature on the form.
- To finalize a submission, email the video link and talent release forms to mbranger@huntley.k12.mt.us. A phone number and mailing address for at least one contact must also be provided. This contact can be the educator responsible for the students who submitted the video and the mailing address can be the school's.

Who will be judging my PSA? PSAs will be judged by the Membership/Public Relations Committee of Montana ACTE, who will evaluate submissions according to an impartial rubric. The three highest scoring entries will be shown to Montana ACTE's Executive Board of Directors prior to 2018 Montana ACTE Fall

Institute, and winners will be notified before the conference. All entrants are encouraged to share their PSA with their community, school and friends.

What's the fine print? Montana ACTE retains the copyright on any submitted material and reserves the right to use the material in any way or format it sees fit. Montana ACTE is not responsible for lost, damaged, incorrectly encoded, incorrectly uploaded, mislabeled or misdirected entries. Entries will not be returned and will become the property of Montana ACTE. Entries cannot be used for any commercial activity.

Additionally, your use of the CTE Month 2018 logo and tagline for this PSA does not authorize you to use it for any other purpose. If you would like to use the logo and tagline for anything else, please read our [Logo Use and Restriction Agreement](#) and follow all regulations therein. If you would like to use the logo for a purpose *not* covered in that agreement, [email us](#) for permission.

Do you have any tips for my PSA? The first step for making a great PSA is to learn about career and technical education (see the next section)! In addition, the winning videos for the CTE Month 2018 Video PSA Contest should strive to:

- Engage and inform about CTE in Montana.
- Show that CTE leads to a successful career for Montana students.
- Show the role of CTE in a strong national and state economy.
- Depict a variety of CTE fields in Montana.
- Depict the diversity of students involved in CTE in Montana.
- Show CTE as relevant to the general public
- Incorporate the CTE Month 2018 logo and tagline, the CTE Month web site address and the message about CTE Month as defined above (see the "What's required?" section above).
- Be technically well-made and suitable for broadcast on the internet.

How can I learn more about CTE?

Learn what CTE is and what kinds of courses it encompasses with ACTE's "[What is CTE?](#)" page and our [Fact Sheets](#):

- Learn about the effectiveness of CTE in preparing students for further education and careers.
- Learn how investment in CTE yields positive results for communities in Montana and around the country.
- Think about the role of CTE in the state economy: CTE students grow up to become highly skilled technicians, medical professionals, IT specialists, businesspeople, engineers and more. The career fields that CTE students prepare for are the career fields that keep our state and nation growing.

Can educators help with their students' projects?

Educators may advise students, but should not take a significant role in creating the PSAs. For more information or questions about submissions, please contact Mark Branger at mbranger@huntley.k12.mt.us or call 967-2540 x360.

\$1000 529 College Savings Scholarship Opportunity

The EVERFI Scholarship Contest has begun! Take advantage of our Financial Literacy and Career Exploration resources, provided at **no cost** by generous national sponsors, and your students will have the opportunity to submit an entry into the contest.

Students who complete either [FutureSmart](#), a 6th-8th Financial Literacy course, or [Endeavor](#), a 6-9 STEM Career Exploration course, are eligible to win! All entries must be [submitted here](#) by **January 19, 2018**.

Reach out to Sean Thomas, sthomas@everfi.com, for more information about how to [register](#) and get students started!

Fun Facts and Trivia

Georg Wilhelm Steller, the first European to set foot in Alaska, was also the first to scientifically describe sea otters on the 1741 explorative voyage from Russia.

Approximately 90% of the world's sea otters live in coastal Alaska—mainly in the waters surrounding public lands including Kodiak National Wildlife Refuge, Kenai Fjords National Park, and Glacier Bay National Park.

Southern sea otters range along the mainland coastline of California from San Mateo County to Santa Barbara County, and San Nicolas Island.

Otters consume mainly fish but many people think that they eat plants and berries. They are definitely meat eaters.

Male Otters are called boars, females are sows, and the offspring are pups.

Otters spend the majority of their time on land but many people assume that they spend it in the water. The exception is the Sea Otter which does spend almost all of its time in the water.

There are 13 different species of Otters found in the world and there is evidence that they have been around for more than 5 million years.

Antarctica and Australia are the only two places in the world where Otters are not found.

Otters are very closely related to badgers, ferrets and mink and are also distant cousins of the skunk.

Otters have the ability to create and use tools just like beavers, monkeys, and apes.

Otters can have a tail that is a foot long and it helps to protect them as well as steer through the water. Generally the tail will make up about one third of the body.

They are the only known marine animals that don't have blubber. They have their fur instead to keep them warm—the thickest fur of any mammal in the animal kingdom with up to one million hairs per square inch.

Otters are carnivores, which means they eat meat. Sea otters eat a wide range of marine animals, including mussels, clams, urchins, abalone, crabs, snails and about 40 other marine species, equaling approximately 25 percent of their weight in food each day.

River otters eat mostly frogs, crabs, crayfish, fish and mollusks. They also eat small mammals and birds.

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