The Wednesday Reader January 17, 2018

Details Announced for the 2018 Montana Financial Education Conference

The Montana Financial Education Coalition (MFEC) will be holding its 2018 MFEC Conference—*Financial Education Matters*—in Bozeman on Tuesday, April 3. The 2018 MFEC Conference will be held at the Best Western Plus GranTree Inn.

The Montana Financial Education Coalition (www.mtmfec.org) strives to improve the personal financial knowledge and decision making ability of Montana citizens by promoting public awareness of the need for personal financial education, providing a platform for promoting the agenda of Montana financial education providers and building the capacity of their programs.

Complete conference details, including registration and lodging options, will be available soon. Check out www.mtmfec.org for updates.

Deadline for Montana ACTE's CTE PSA Contest for Students is this Friday, 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 <u>logo</u> and 2018 tagline into the PSA video. <u>Email us</u> 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 <u>Dropbox</u>. Participants should create a Dropbox account free of charge, upload their submission, and email the link to <u>mbranger@huntley.k12.mt.us</u>.
- --Participants must submit a <u>talent release form</u> 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 <u>Logo Use and Restriction Agreement</u> and follow all regulations therein. If you would like to use the logo for a purpose *not* covered in that agreement, <u>email us</u> 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.

CTE Calendars and Monthly Updates from CTE Specialists on the New OPI Website

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

As you may have noticed the OPI website looks quite different. Rest assured all of the information from the CTE division has been transferred to the new website. The CTE web page is located on the home page under Family & Student Support.

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 <u>DUE DATES</u> and <u>DEADLINES Calendar</u> lists all due dates and deadlines relating to CTE accountability data and money-related concerns. Second, the <u>2017-2018 CTE Calendar of Events</u> 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 as well as the <u>latest monthly updates</u> from our CTE Division Specialists on the CTE web page under the 'CTE Updates' tab and located here: http://opi.mt.gov/Educators/Teaching-Learning/Career-Technical-Education.

As always, please feel free to contact the OPI CTE offices 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.

Hands on Banking® Helps Students Gain Financial & Entrepreneurial Skills

Hands on Banking[®] (handsonbanking.org) is a free, engaging, highly flexible financial capability program that can be used independently or integrated into existing programs to help people in all stages of life become smarter about money, make informed financial decisions, and achieve their financial goals. *Hands on Banking*

offers a comprehensive suite of financial education articles, courses and tools designed for self-paced or group learning.

Since 2003, <u>Hands on Banking</u>[®] has reached nearly 4 million people with their financial education program through classes, workshops and our website. In 2017, more than 1.5 million unique visitors from within the United States and abroad visited their website.

As an award-winning, free financial education program, widely used in schools and by non-profits since 2003, *Hands on Banking* offers:

- --Content available in English and Spanish
- --No commercial content, no product ties
- --Extensive age-specific (children through senior adults) and custom audience (entrepreneurs, military) curriculum
- --Flexible Web-based and traditional instruction delivery channels

<u>Hands on Banking®</u>'s Vision is to be the relevant and timely resource of choice for educators and individuals in the development of financial capability to successfully navigate life's financial ups and downs and succeed financially.

<u>Hands on Banking®</u> provides relevant and creative content to help improve the financial capability of youth, young adults, adults, entrepreneurs, seniors, veterans and service members.

Hands on Banking® can help students address real-life financial situations including budgeting, opening accounts, managing credit, investing, steps to buying a car and starting a small business. There are several resources available to explore these financial topics, including Zing, a friendly and curious green alien that helps students in grades 4-5, or self-paced modules for high school students.

The youth curriculum has been aligned to Common Core State Standards, which includes English language arts and math standards for students in grades 4-12, followed by many of the country's school districts. Instructor Guides packed with engaging and interactive activities, including worksheets, planning tips, classroom activities, and much more are available online at www.handsonbanking.org and www.elfuturoentusmanos.org.

Additionally, <u>Hands on Banking</u>[®] engages thousands of team members in their local communities through our annual participation in the American Bankers Association's Teach Children to Save and Get Smart about Credit campaigns. In the past five years, 11,000 team members taught 15,000 classes, reaching over 610,000 participants.

Visit <u>www.handsonbanking.org</u> to learn more about *Hands on Banking* and it can be used in your classroom and community.

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 <u>Summer Flyer</u> at <u>https://drive.google.com/file/d/1Yyj8-EqWkvJ4XwdGDM652EL6v6XHrGAO/view</u>.

To apply to attend and participate in the 2018 NGPF Summit, complete the application at https://docs.google.com/forms/d/e/1FAIpQLSfzs3LTOEBnoCQ0IunnyVqFag5VmpLe2QqI67C1AHukLpjcaw/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; \$tipends 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 <u>2018 APBP</u>: Accounting <u>Program for Building the Profession</u> project can be found at <u>www.startheregoplaces.com/teacher/apbp-advanced-accounting</u>.

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 \$cholarships

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 <u>Learn More</u> 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 <u>login</u> at <u>www.hrblock.budgetchallenge.com</u>.

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 <u>www.hrbds.org</u> 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 23nd 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 <u>Helena.MTChallenge@mpls.frb.org</u> 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.

<u>Web.Comp 2018</u> 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 <u>groklearning.com/webcomp/</u> 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, <u>Dexter Industries/Dexter Education</u> (<u>www.dexterindustries.com/dextered</u>) has developed a new kit to make it simple and quick—designed and tested by teachers like you.

The new Robotic Coding Classroom Package 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 <u>www.itstriangle.com/education-support/youth-club-organization-technology-grant</u> for more details and to apply.

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

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

The <u>2018 ACTE Region V Conference</u> will take place April 11-14 at the <u>Cheyenne Mountain Resort</u> in Colorado Springs, Colorado.

Registration for the <u>2018 ACTE Region V Conference</u> is \$425 and includes most meals during the conference. Hotel rooms can be booked directly at the <u>Cheyenne Mountain Resort</u> for \$144 per night plus tax.

View the <u>Schedule at a Glance</u> as you plan your travel.

If you are interested in presenting, at the <u>2018 ACTE Region V Conference</u>, a Speaker Proposal can be completed at

https://docs.google.com/a/jeffcoschools.us/forms/d/e/1FAIpQLSc6ARLfJHeG6h2Gtvdfl7HTw3h3F5EEIAkulsJ K5IKcgcclmg/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 <u>National Business Education Association</u> (NBEA) <u>2018 Convention & Trade Show</u> 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.

\$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 <u>FutureSmart</u>, a 6th-8th Financial Literacy course, or <u>Endeavor</u>, a 6-9 STEM Career Exploration course, are eligible to win! All entries must be <u>submitted here</u> by **January 19, 2018**.

Reach out to Sean Thomas, <u>sthomas@everfi.com</u>, for more information about how to <u>register</u> and get students started!

Fun Facts and Trivia

There are 18 unique species of penguin in the world, though two species - the northern rockhopper and southern rockhopper - are sometimes considered the same species.

Penguins are primarily found only in the Southern Hemisphere.

While most people associate penguins with Antarctica, they are much more widespread than just cold regions; penguin populations can be found in South America, South Africa, Australia and New Zealand, as well as many small islands in the southern Pacific Ocean.

The naturally northernmost penguin species is the Galapagos penguin, which lives year-round near the equator on the Galapagos Islands. This penguin regularly crosses the equator into the Northern Hemisphere as it swims while feeding.

Penguins lost the ability to fly millions of years ago, but their powerful flippers and streamlined bodies make them very accomplished swimmers—they are the fastest swimming and deepest diving species of any birds and can stay underwater up to 20 minutes at a time.

While swimming, penguins will leap in shallow arcs above the surface of the water, a practice called porpoising; this coats their plumage with tiny bubbles that reduce friction, allowing them to swim as fast as 22 miles per hour

The emperor penguin is the largest penguin species, standing up to 48 inches tall and weighing up to 90 pounds when mature and not fasting to incubate eggs.

The little penguin is the smallest penguin at just 12 inches tall and weighing only 2 pounds.

Emperor penguins and king penguins do not make any sort of nests; instead, a single egg for each mated pair is incubated on a parent's feet and kept warm by a flap of skin called a brood pouch.

Emperor penguin males incubate their eggs for two months in the winter without eating while the females are at sea.

A penguin's striking coloring is a matter of camouflage; from above, its black back blends into the murky depths of the ocean. From below, its white belly is hidden against the bright surface.

The *Penguins of Madagascar* movie features famous voices like John Malkovich and Benedict Cumberbatch.

Writer and director Tom McGrath has been with the *Madagascar* franchise since the beginning. When doing test lines for Skipper, the animators got so used to his voice that he became the permanent choice for the role.

Each of the four penguins of Madagascar has a specific role within the group with Private being the heart, Skipper being the courage, Rico the muscle, and Kowalski the brain.

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