

Econ Express

Personal Finance Monthly Newsletter

Professional Development Edition | February 2023



According to the National Financial Educators Council, "Financial illiteracy cost Americans \$1819 in 2022." (NFEC, 2022). Providing financial literacy education to high school students is one way to ensure students are able to make informed financial decisions. The February issue includes exciting ways to introduce personal finance topics such as investing to your students. Our hope is that students will be able to share this knowledge with their families and peers, which will allow them to build generational wealth and positively impact their communities.

Celebrations!

Payback Challenge Scholarship Winners

The Social Studies Department presented signage and NGPF Sway to the 2022 NGPF Scholarship Winners! Their stories will be featured on the Fulton County Schools website!



If you have any questions about the Personal Finance course, or would like to know more about how you can get involved, please contact me!

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The Stock Market Game

Georgia Council on
Economic Education

It is time for a new trading session with Georgia Council on Economic Education's Stock Market Game! The Stock Market Game is an exciting simulation that gives students in grades 4-12 the opportunity to invest a virtual \$100,000 for 10 weeks in real stocks, bonds, and mutual funds. At the end of the 10 weeks, teams with the highest total equity are eligible for a variety of prizes and awards.

Quick Facts:

When: The Spring 2023 trading session is from February 6th- Friday, April 14th, 2023.

Cost: Free for Fulton County Schools

Prizes:

- **State Winner-** \$500 Amazon gift card for the teacher of winning team, trophy, invitation to the Fox Theatre award luncheon, pennant
- **Congressional District Winners-** In each congressional district, GCEE will recognize the top elementary, middle, and high school team with an invitation to the Fox Theatre award luncheon, pennant, and exclusive stock market game t-shirts
- **School District (Regional) Winners-** certificates & stock market game t-shirts
- **Teacher Competition Winner-** \$400 Amazon gift card (teacher winner must have active student teams & cannot also be the state winner)
- **New Teacher Division Winner-** \$400 Amazon gift card for the teacher of winning student team (eligible only to teachers playing for the first time)
- **Randomly Selected Winners-** Classroom gift boxes awarded every week to randomly selected teams. All Stock Market Game participants are eligible to win
- **Refer A Teacher Program-** Earn a \$50 Amazon gift card for referring a teacher that registers student teams and completes a 10-week competition

Not sure where to start?

Two options for support:

Option

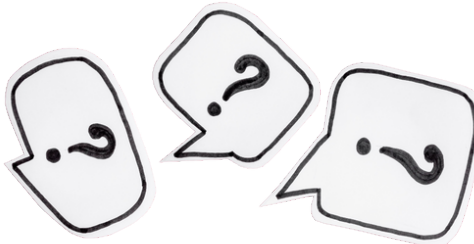
1 :

GCEE offers free in-person and virtual teacher training on the following date:
February 1st 8:30- 11:00am

(GCEE reimburses for 1/2 day sub pay)

or contact

melissa@gcee.org



Option

2 :

Schedule time with your Personal Finance Specialist!

e-mail requests to:

taylor8@fultonschools.org

Upcoming Professional Development Sessions

Next Gen Personal Finance

Virtual:

- 2/6 at 7pm: Activity Spotlight: Completing a 1040
- 2/7: 5 in 50: Racial Discrimination in Finance Mini-Unit
- 2/9 at 7pm: NGPF Speaker Series: Mark Salisbury

Next Gen Personal Finance

On-Demand (any time):

- Renters Insurance
- What's Up With Obamacare?
- TikTok & Investing
- Teachers Saving for Retirement
- Mutual Funds and ETFs
- Novice Investor Pitfalls
- Mutual Funds and Index Funds
- Investing for Beginners
- Tackling the 1040

Georgia Council of Economic Excellence (GCEE):

2/14 at the Atlanta Federal Reserve:
Select Topics in AP Microeconomics

**Lunch, materials, and substitute reimbursement provided.*

3/24 at the Lovett School, Atlanta, Ga: **Economic Impact of Housing Policies**

**\$100 Amazon gift card provided for participating*

GCSS Annual *Conference*



Georgia Council for the
Social Studies

Are you interested in presenting at the GCSS Annual Conference?

Submissions for presentation proposals will be available March 31, 2023 and are due on June 5, 2023.

Conference dates: October 26-27, 2023

Classic Center

Athens, Georgia

Curriculum Corner

TROUBLE WITH PACING?

If you are struggling to follow the NEW suggested pacing guide, NGPF provides many resources for teaching the Personal Finance Unit. All of these activities have already been aligned to GSE, and are directly linked in the Semester 2 Weekly Pacing Guide located in the curriculum hub.

If you are looking for ways to trim down or build up an NGPF lesson, please click [here](#) for an easy-to-use guide.

All resources can be found in the Personal Finance and Economics course section in the curriculum hub!

What are students learning in February?

SSEPF9 Explain ways consumers are protected by rules and regulations.

b. Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business?)

While there are various options regarding filing complaints, students should understand what constitutes as a legitimate consumer complaint and what should be done. It is usually suggested that the first step should include contacting the business directly. The [usa.gov/consumer-complaints](https://www.usa.gov/consumer-complaints) website has templates available to do this. Many students may know of ways to reach out to businesses to file complaints such as reviewing them online, completing surveys, or calling out companies on social media. Some companies have hired people to monitor social media.

The main idea of this standard is that students should know that there are appropriate avenues when lodging legitimate consumer complaints. Students should use this as an opportunity to compare different methods for lodging complaints through various resources such as the Better Business Bureau, direct contact with businesses, and online methods.

Do you wish to extend learning on this topic?

NGPF has an activity that will help students understand most common issues with popular financial products. Students will think creatively about how to educate consumers about these products to prevent them from having problems in the first place, and develop student research skills.

Click [here](#) for direct access.

Resources to support learning

Unit 3
Personal Finance:

Click [here](#) for daily lesson plans, assessment options, review games, extension and remediation activities.

PERSONAL FINANCE
DIAGNOSTIC
AND
SUMMATIVE
ASSESSMENTS
ARE NOW AVAILABLE
IN
ILLUMINATE!

Unit 3:
Federal Reserve Activity: Circular Flow
SSEMI2(b): NGPF Demand Shifters activity
SSEMI2 (c): Federal Reserve Lesson: Price Floors and Price Ceilings
SSEMI2 (c): Federal Reserve: Price Floors and Price Ceilings infographics

Curriculum Corner

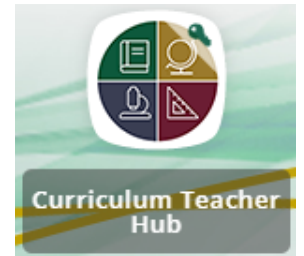
Updated Curriculum Hub Resources!

Have you accessed the updated Personal Finance and Economics Resources?

All resources can be found in the Personal Finance and Economics course section in the curriculum hub!

Available resources include:

1. **Semesters 1 & 2 Pacing Guidance**
2. **Weekly pacing guide:** Includes direct links to full lesson plans with Nearpod presentations, kahoot, quizizz, or quizlet deck review options, focus lesson availability, and assessment options.
3. **Instructional Calendar:** Daily lesson activities



REMHINDER

**NGPF FinCamp
July 14, 2023 at Westlake
High School**

**NGPF Certification
Courses:**

Please stay tuned for information regarding the summer in-person professional development session hosted by Next Gen Personal Finance!

Registration is open for Cohort 31 Certification Courses with NGPF. Course offerings are:

- Behavioral Economics
- Career
- Investing
- Cryptocurrency Basics
- Paying for College

Click [Here](#) to register