



MISSISSIPPI COUNCIL
ON ECONOMIC EDUCATION



HELPING TEACHERS TEACH ECONOMICS AND PERSONAL FINANCE

MCEE provides at no financial cost to the teacher, school, or district...

- Professional development workshops that are Mississippi College & Career Readiness Standards driven
- Teaching and learning strategies that are research driven and lead to increased scores on math, economics and personal finance assessments
- Innovative lesson plans and instructional materials for K-12 classrooms
- Learning that revolves around economics, personal finance and entrepreneurship
- Continuing Education Units for teachers that attend professional development
- Academic competitions for elementary, middle and high school students that are exciting and engaging
- Master teacher programs endorsed by the MS Department of Education

WWW.MSCEE.ORG

WHAT TEACHERS ARE SAYING ABOUT MCEE WORKSHOPS

"I learned more from this course than any course/workshop I have ever attended!"



"Very, very strong curriculum introduction. Very excited to be using this material in my classroom!"



"100% of our students will become financial decision makers, like it or not, and the success of their decisions will be based on their economic and financial literacy or lack thereof."

WENDY GARCIA-BUCHANAN, 4TH GRADE TEACHER,
2013 ALFRED P. SLOAN TEACHING CHAMPION

DON'T LET YOUR STUDENTS BE THE ONLY ONES THAT ARE NOT RECEIVING THIS EDUCATION!

VISIT OUR WEBSITE/SOCIAL MEDIA OR CONTACT US FOR MORE INFORMATION ON HOW YOUR TEACHERS AND STUDENTS CAN BECOME FINANCIALLY LITERATE.

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Who are we?

The mission of the Mississippi Council on Economic Education (MCEE) is to increase economic and financial literacy in Mississippi by providing resources and training to public and private K-12 school teachers, empowering students to create a more prosperous future for themselves and Mississippi.

Selena Swartzfager - President

Allie Hudson – Vice-president

Jessica Lewis – Program Coordinator

Personal Finance for After School Programs -

<https://mscee.org/resources/#Q9>

Stay in touch:

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<u>Arcade</u>	<u>Curriculum</u>	<u>Resources</u>	<u>Community</u>	<u>Teacher PD</u>	<u>Advocacy</u>
<ul style="list-style-type: none"> ❑ Online Games 	<ul style="list-style-type: none"> ❑ Units ❑ Semester Course ❑ 9-Week Course ❑ 18-Hour Workshop ❑ 8-Hour Workshop ❑ Middle School ❑ Assessments 	<ul style="list-style-type: none"> ❑ Activities ❑ Projects ❑ Case Studies ❑ FinCap Friday ❑ Question of the Day ❑ Interactive Library ❑ Quiz Games Library ❑ Video Library ❑ The Fine Print ❑ Data Crunch ❑ Number Chugs 	<ul style="list-style-type: none"> ❑ Blog ❑ Podcasts ❑ NGPF Fellows ❑ Newsletters ❑ FinLit Fanatics 	<ul style="list-style-type: none"> ❑ FinCamps ❑ Teacher Toolkit ❑ Webinars ❑ Virtual FinCamps ❑ Virtual VPDs ❑ Summit 	<ul style="list-style-type: none"> ❑ Mission: 2030

NGPF

Next Gen
Personal
Finance



1. Data Crunch [Resources] - Skim the Data Crunch resources and find a question that interests you.

2. Video Library [Resources] - Find a video on checking that you think your students will enjoy watching.

3. Case Study [Resources] - List one NGPF Case Study that would fit in your curriculum.

4. Question of the Day [Blog or Resources] - Find a Question of the Day that you could use to get your next class off to a great start.

Sign up for the blog [bit.ly/DailyQoD] to receive a Question of the Day in your inbox each morning!

5. Interactive Library [Resources] - What Interactive could you use to help your students manage an online bank account?

6. Units [Curriculum]- Go to the Units Page and click on the unit that you are teaching next. Find 3 resources from this page that catch your attention.

7. Teacher Toolkit [Teacher PD] - Go to the **Getting Started** section and jot down one thing that you didn't know before. **You will need a Teacher Account to access and can sign up here:** bit.ly/NGPFteacher

8. Professional Development [Teacher PD] - What are 3 types of professional development that NGPF offers?

9. Connect with your community:

- [bit.ly/FinLitFanatics] - Join an online community of over 1600 educators sharing ideas and best practices.
- [ngpf.org/refer] - Invite your math, econ, business & FACS colleagues to explore NGPF resources

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10. [Curriculum] - *How many courses and workshops does NGPF offer and how long is each?*

11. Activities [Resources] - *Which Activity in the Budgeting unit could you use with your students?*

12. Project [Resources] - *Which Project from the Financial Pitfalls unit could supplement your curriculum?*

13. Quiz Games Library [Resources] - *What are the three game platforms we host Quiz Games on? Have you used any of these platforms in your class?*

14. Podcasts [Community] - *Which NGPF Podcast could you listen to in order to expand your knowledge on a topic that you find challenging to teach?*

15. The Fine Print [Resources] - *Which of The Fine Print do you feel your students would most benefit from?*

16. Units [Curriculum] - *List 3 of the 6 Soft Skill activities NGPF has housed in the Careers Unit.*

17. Blog [Community] - *Find a post on the first TWO pages of the NGPF Blog that allows you to bring current events into your classroom.*

Sign up for the blog to receive a Question of the Day in your inbox each morning!

18. School Search [Advocacy] - *Click on your state on the Got Finance? Map and check the information about your school's personal finance course offerings. If it is incomplete, be sure to complete UPDATE INFORMATION ON YOUR SCHOOL form.*

INTERACTIVE: Payback

Part I: Play

Play the game, [Payback](#). As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness. Record your decisions in the **Round #1** column below.

	Round #1	Round #2
What type of school did you choose? Why?		
Living arrangement:		
Will you work? How many hours per week?		
Major, including starting salary & unemployment rate:		
Your final debt amount:		
Your starting salary:		
Your paycheck amount:		
Your estimated monthly student loan payment:		
What percentage of your paycheck is used to pay your student loan debt?		

Part II: Round Two

Play the game a second time. This time, choose a different scenario. This is your opportunity to see the financial impact of your school type, housing, and other college decisions. Record your decisions in **Round #2** in the chart above.

Part III: Reflection

1. What two lessons did you learn by playing this game that you could apply to your real life?

2. What were the factors that you considered in choosing a college the first time you played the game? Did that change the second time you played?

3. Did you find it difficult to balance the three factors: happiness, focus, and connections? Describe a decision you made and how it impacted each of these factors.

4. What impact do you think GPA and Extracurriculars might have on the college you attend and how much you will have to pay?

5. If you were the game designer, what are two changes that you would make to the game? Explain why.

6. How did you feel as you saw your student debt grow during the game? Did you make changes later in the game to try and keep your debt more manageable, and if so, what were they?

7. What is your attitude about student loan debt after playing the game? What do you think will have the biggest impact on your debt amount?

8. Do you think this game is reflective of the expenses you will have in college? Explain.

9. As a rule of thumb, your total student loan debt should be less than your starting salary after graduation.

- a. In the first round, was your total debt amount more or less than your starting salary?
- b. Does this worry you? Why or why not?

10. How can you use the experience of this game to minimize debt in college?

Supplemental Resources

NGPF has an [entire unit dedicated to Paying for College](#), which includes lessons, activities and more.

Teachers tell us these are some of their favorites:

- [THE FINE PRINT: Financial Aid Package](#)
- [CREATE: A Monthly College Budget](#)
- [CASE STUDY: What College Should I Attend?](#)
- [CREATE: 4-Year Plan For College](#)

INTERACTIVE: Living Paycheck to Paycheck

Interactive: [Spent](#)

Part I: Play the game, Spent

Go to playspent.org. Click on **Continue to Spent** on right side of the screen to start game. Be sure to answer the questions below as you proceed through the game.

1. How do you feel at the beginning of the game as the facts about your situation flash on the screen? Do you think you can live 30 days with \$1,000 in savings?

2. The first decision you make involves your choice of employment. Which job did you choose? Why?

3. What will be your take-home pay for the month? What is the difference between your gross pay and your take-home pay?

4. What decision did you make about health insurance? Why?

5. Where did you decide to live? What is the relationship between rent costs and travel costs as you move farther away from the city?

6. What is your Total Rental Cost (rent + travel costs)? What percentage of your monthly take-home pay (see Q3) does this represent? In dollar terms, how much do you have left over after you cover your rent and travel costs?

As you progress through the remaining decisions in the game, record answers to the questions below:

7. Which decisions are particularly difficult to make? Think about times you had to say “NO” because you were short on cash or times you said “YES” even though you knew it was going to cost you.

8. Which decisions had unintended consequences you didn’t consider before you made the choice? What surprised you?

9. Are any of the facts popping up on the screen surprising or disturbing to you? Which ones?

10. Did you ever reach out to a friend for help? Why or why not?

11. Did you make it through the entire month? If not, what day did you run out of money?

Part II: Reflection questions

12. Describe your emotional state as you played the game.

13. How would you play the game differently if you had another opportunity?

14. What three lessons did you learn from playing the game that you can apply to your life?