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**SUBMIT A PROPOSAL to the 2013 Annual Conference**



CEE is accepting proposals for the 52nd Annual Financial Literacy and Economic Education Conference. We're looking for innovative and inspirational sessions for K-12 educators.

Submit your proposal in content, pedagogy, research or technology. The 52nd Annual Conference is October 3-5, 2013 in Baltimore, MD.

**SUBMISSION DEADLINE: Friday, February 15, 2013.**



**Choices Are Everywhere: Why Can't We Just Have It All?**



As the Rolling Stones song says, "You can't always get what you want." So we make choices. Every day, governments and individuals choose how much money to spend and what to purchase. The January 2013 *Page One Economics Newsletter*, "Choices Are Everywhere: Why Can't We Just Have It All?" discusses opportunity costs and scarcity and how they affect our spending decisions.

Free to download, [the document](#) includes the full version of the *Page One Economics Newsletter*, questions for students and an answer key for classroom use.

This economic essay with a classroom application was prepared by Scott A. Wolla, Senior Economic Education Specialist of the Federal Reserve Bank of St. Louis.

Sign up for more free resources from [EconLowdown](#), Economic and Personal Finance Education Resources from the St. Louis Fed.

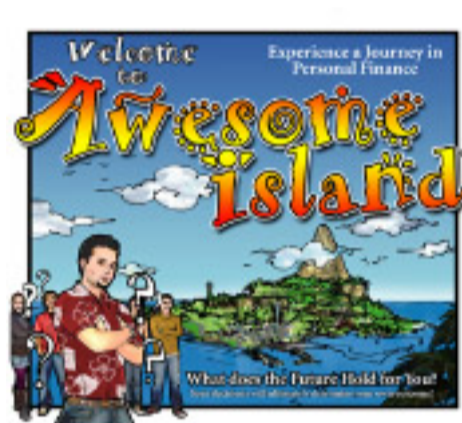


**Awesome Island flash cards: Teach basic personal finance concepts**



The [Awesome Island Game](#), created by educators Brain Page and John Morris, is a great way to introduce students to the fundamental concepts of personal finance. While no game, single lesson or school assembly can substitute good teaching and a well-designed course, Awesome Island is a great way to get financial education started or to further engage students in the classroom.

Familiarize yourself with the personal finance concepts taught in Awesome Island by downloading free flash cards for classroom use. Your students can easily learn terms like *budget*, *portfolio* and *principal*, then dive deeper into financial literacy with *risk management*, *loan shark* and *garnishment*. Use the flash cards in your classroom today.



**Win a free Learning, Earning and Investing teacher resource from H&R Block**



Through January 28, high school teachers can enter to win a free classroom resource at [www.hrblockdollarsandsense.com](#). Random drawings will determine winners who will be announced on H&R Block Dollars & Sense website and Facebook page.

[Apply now](#) for your chance to win!

H&R Block is committed to increasing teens' financial fitness nationwide and has partnered with the Council for Economic Education to help. As part of the company's H&R Block Dollars & Sense program, 650 teachers will receive free copies of *Learning, Earning and Investing for a New Generation*, the companion curriculum to Gen i Revolution. Lessons are designed to take full advantage of the free online game, however all the lessons are free-standing and may be used without the game as well. You can enroll your class for participation in Gen i Revolution missions at [www.genirevolution.org](#). A teacher ID enables you to enroll classes, manage access to missions, and monitor student progress. Learn more in the next section.



**Join the revolution and help fight financial illiteracy!**



Can you save the world from financial disaster? Join the thousands of teachers and students who have played Gen i Revolution, the companion game to CEE's *Learning, Earning and Investing for a New Generation*.

[Gen i Revolution](#) is a free online game for middle school and high school students to learn important personal finance skills as they play and compete against fellow classmates. Students learn about investing and key finance concepts by battling the "Murktide" and saving the world from financial confusion in 15 interactive missions. Each mission takes about 30 minutes to complete, making it an excellent activity in the classroom or as a homework assignment.



**Free professional development opportunities nationwide**



CEE offers [free workshops and professional development](#) for K-12 educators, curriculum developers and district leaders who teach economics, personal finance, social studies, business and entrepreneurship.

The National Center for Economic and Financial Education in New York City strengthens and expands CEE's program activities through professional development workshops and training. The Center showcases instructional materials, training programs and state-of-the-art approaches to K-12 economic and personal finance education for anyone who is interested.

[Join fellow teachers](#) in New York City to discover new lesson plans, teaching techniques and emerging technology tools to make the classroom an engaging place for your students.

Upcoming workshops include:

- [A Man is NOT a Financial Plan: Women and Personal Finance Needs](#)
- [Flipping the Economics Classroom Using Technology and Common Core Rigor](#)
- [Learning, Earning and Investing and the Gen i Revolution Game](#)
- [The AP Economics Book: Ways to Improve AP Micro and Macro Scores](#)

Don't have a trip planned to New York? [Contact your local CEE affiliate](#) for workshop opportunities near you. CEE and its network of affiliates host hundreds of professional development opportunities each year.



**Using the Compound Interest Calculator with students**



One of CEE's most popular online resource tools for teachers is the [Compound Interest Calculator](#). By adjusting the monthly savings, interest rates and starting age, you can visually demonstrate to students the dramatic effect that compounding can have on investments, and how their money can grow over time.

Many students retain knowledge better from visual learning techniques, and the interactive graph shows the real world consequences of saving early and often.

Have you used the Compound Interest Calculator in your class? [Send us feedback](#).



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