

# Designing Professional Development to Promote Understanding

# 4

*“Today our nation’s financial system is continually evolving, resulting in more choice—yet also posing new challenges. Americans increasingly are being required to understand and adapt to a changing financial landscape, and to take greater responsibility for their financial well-being.”*

Ted Beck, President and CEO, NEFE

## Chapter Overview

Effective professional development opportunities for teachers and administrators are key to incorporating a successful personal financial literacy program for local school districts. Whether meeting in vertical or horizontal teams or attending meetings or conferences outside of the school district, many opportunities across the state exist to increase knowledge in personal finance as well as provide information on how to develop a financial literacy program in your district.

## Getting Teachers Interested

To integrate an effective personal financial literacy program, teachers must understand the significance of personal finance in the schools’ curricula, regardless of where those concepts find a home. Professional development is vital for teachers to understand the importance of including personal finance topics as well as to acquaint themselves with the standards

The key to maintaining a professional learning community in regards to personal financial literacy is communication. Teachers need to know they are being heard and that their opinions count. Before designing professional development for teachers, it is important to conduct the school or district gap analysis mentioned in Chapter 2, “Building an Effective Financial Literacy Program.” This will give a basis to determine where your school or school district is, and give focus to where you want to go.

Many districts will find that some teachers are very interested in incorporating *Wisconsin’s Model Academic Standards for Personal Financial Literacy* into their existing curriculum. Since personal finance topics can be found in so many subject areas (business education, family and consumer education, marketing education, economics and social studies, agriculture education, mathematics or even a stand-alone personal finance course), often the real issue is determining which subject will be teaching which personal finance standard.

*“Evidence confirms that people who have been through well-designed and well-executed financial education programs are more likely to make sound economic choices for themselves and their families.”*

John D. Hawke, Jr., Comptroller of the Currency

The administrative encouragement of vertical teaming (across grade levels) and horizontal teaming (across subject areas) will assist at this point. Teachers from each grade level or subject area that teaches personal finance topics should meet to determine which grade or course actually best connects to each concept and standard. It is often difficult for teachers to abandon favorite units or lesson plans, but if they are able to discuss lessons and topics with other teachers of different content areas, a decision can be made that will enable students to have the best possible learning experience in personal finance.

*Wisconsin's Model Academic Standards for Personal Financial Literacy* may seem overwhelming at first. School- and district-level professional development should provide an overview of the standards in such a manner that teachers don't feel it is an unattainable task to incorporate them into their classes.

An individual gap analysis tool for teachers could be conducted in a school or district inservice. Similar to the gap analysis completed on districts and schools, this would allow teachers to see what concepts they themselves might not understand in the personal financial literacy standards. Table 4.1 is an example of such a tool.

Table 4.1

### Sample Self Reflection Instrument

| <i>Description<br/>of Ability</i>  | <i>Very<br/>Confident</i> | <i>Confident</i> | <i>Uncertain</i> | <i>Very<br/>Uncertain</i> |
|--|---------------------------|------------------|------------------|---------------------------|
| <p><b><i>STANDARD 1—The teacher understands the central concepts, tools of inquiry, and structures of the disciplines he or she teaches and can create learning experiences that make these aspects of subject matter meaningful for students.</i></b></p> <p>1. I understand the major concepts and tools of inquiry in financial literacy which include:</p> |                           |                  |                  |                           |
| <b>Relating Income and Education</b>   |                           |                  |                  |                           |
| A.1 Understand how career choice, education, skills, entrepreneurship, and economic conditions affect income.  |                           |                  |                  |                           |
| A.2 Understand the sources of income and alternative resources.  |                           |                  |                  |                           |
| A.3 Explain how income affects lifestyle choices and spending decisions.   |                           |                  |                  |                           |
| A.4 Explain how taxes and employee benefits relate to disposable income.   |                           |                  |                  |                           |

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|--|---------------------------|------------------|------------------|---------------------------|
| <b>Money Management</b>  |                           |                  |                  |                           |
| B.1 Demonstrate ability to use money management skills and strategies.   |                           |                  |                  |                           |
| B.2 Understand the purposes and services of financial institutions.  |                           |                  |                  |                           |
| B.3 Develop a financial vision based on an examination of personal values.   |                           |                  |                  |                           |
| B.4 Understand the history, purposes, roles, and responsibilities related to taxation.   |                           |                  |                  |                           |
| <b>Credit and Debt Management</b>  |                           |                  |                  |                           |
| C.1 Identify and evaluate credit products and services.  |                           |                  |                  |                           |
| C.2 Identify and compare sources of credit.  |                           |                  |                  |                           |
| C.3 Identify and evaluate interest rates, fees, and other charges.   |                           |                  |                  |                           |
| C.4 Interpret credit sources and reports.  |                           |                  |                  |                           |
| C.5 Calculate the cost of borrowing.   |                           |                  |                  |                           |
| C.6 Explain the rights and responsibilities of buyers and sellers under consumer protection laws.                                  |                           |                  |                  |                           |
| C.7 Understand how to leverage debt.   |                           |                  |                  |                           |
| C.8 Describe the implications of bankruptcy.   |                           |                  |                  |                           |
| C.9 Analyze the pros and cons of high cost alternative financial services.   |                           |                  |                  |                           |
| <b>Planning, Saving, and Investing</b>   |                           |                  |                  |                           |
| D.1 Apply strategies for creating wealth/building assets.  |                           |                  |                  |                           |
| D.2 Match appropriate financial services and products with specified goals.  |                           |                  |                  |                           |
| D.3 Describe the relationships between saving and investing.   |                           |                  |                  |                           |
| D.4 Apply the concepts of supply and demand to stock market price changes.   |                           |                  |                  |                           |
| D.5 Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving, and investing. |                           |                  |                  |                           |

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|--|---------------------------|------------------|------------------|---------------------------|
| <b>Becoming a Critical Consumer</b>  |                           |                  |                  |                           |
| E.1 Understand the impact of contextual factors associated with consumer decision making (e.g., social, historical, political, family, cultural, philosophical). |                           |                  |                  |                           |
| E.2 Investigate the purposes, strategies, and effects of various business practices, including sales schemes or scams.   |                           |                  |                  |                           |
| E.3 Understand the cost of interest rates and fees associated with financial services.   |                           |                  |                  |                           |
| E.4 Understand that verbal contracts are as binding as written agreements.   |                           |                  |                  |                           |
| E.5 Identify sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and Internet).  |                           |                  |                  |                           |
| E.6 Examine critically the impact of socio-cultural norms and demographics related to money, saving, and spending.   |                           |                  |                  |                           |
| <b>Community and Financial Responsibility</b>  |                           |                  |                  |                           |
| F.1 Understand factors that affect citizen financial decisions and actions.  |                           |                  |                  |                           |
| F.2 Practice skills related to fiscal responsibility and personal decision making.   |                           |                  |                  |                           |
| F.3 Integrate and apply financial knowledge, attitudes, and skills.  |                           |                  |                  |                           |
| F.4 Understand the interdependent role of government, business, consumer, and personal finance in the economy.   |                           |                  |                  |                           |
| F.5 Examine the impact that government, business, consumer, and financial decisions and actions have on the individual, family, community, society, and world.   |                           |                  |                  |                           |

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|---|---------------------------|------------------|------------------|---------------------------|
| <b>Risk Management</b>  |                           |                  |                  |                           |
| G.1 Understand the nature of personal financial risk and the importance of protecting against financial loss.   |                           |                  |                  |                           |
| G.2 Examine the need for and value of various types of insurance within the life cycle.   |                           |                  |                  |                           |
| G.3 Integrate and apply concepts related to personal financial risk, protection from loss, and financial planning.  |                           |                  |                  |                           |
| 2. I create learning experiences for my students that connect them to the knowledge base of financial literacy.   |                           |                  |                  |                           |
| 3. I keep abreast of new research and development in financial literacy.  |                           |                  |                  |                           |
| 4. I engage in professional discourse about children's learning of financial literacy.  |                           |                  |                  |                           |
| 5. I create interdisciplinary learning experiences that integrate knowledge from several disciplines.   |                           |                  |                  |                           |
| <b>STANDARD 2—The teacher understands how children with broad ranges of ability learn, and provides instruction that supports their intellectual, social, and personal development.</b> |                           |                  |                  |                           |
| 6. I understand how children learn and construct knowledge.   |                           |                  |                  |                           |
| 7. I understand that students' physical, social, emotional, moral, and cognitive development influence learning financial literacy.   |                           |                  |                  |                           |
| 8. I respect the diverse talents of all learners.   |                           |                  |                  |                           |
| 9. I use my students' strengths as a basis for growth, and their errors as an opportunity for learning.   |                           |                  |                  |                           |
| 10. I consider my students' physical, social, emotional, moral, and cognitive development when making instructional decisions.  |                           |                  |                  |                           |

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|---|---------------------------|------------------|------------------|---------------------------|
| <b><i>STANDARD 3—The teacher understands how students differ in their approaches to learning and the barriers that impede learning and can adapt instruction to meet the diverse needs of students, including those with disabilities and exceptionalities.</i></b> |                           |                  |                  |                           |
| 11. I understand that students have different learning styles.  |                           |                  |                  |                           |
| 12. I design financial literacy instruction that helps use students' strengths as the basis for their growth and learning.  |                           |                  |                  |                           |
| 13. I believe that all children can learn at high levels.   |                           |                  |                  |                           |
| 14. I persist in helping all children achieve success.  |                           |                  |                  |                           |
| 15. I am effective in adapting financial literacy instruction to accommodate students with exceptional educational needs.   |                           |                  |                  |                           |
| 16. I design financial literacy instruction based on students' prior knowledge and various experiences with financial literacy.   |                           |                  |                  |                           |
| 17. I know about strategies to support the learning of students whose first language is not English.  |                           |                  |                  |                           |
| <b><i>STANDARD 4—The teacher understands and uses a variety of instructional strategies, including the use of technology to encourage children's development of critical thinking, problem solving, and performance skills.</i></b>                                 |                           |                  |                  |                           |
| 18. I understand the different cognitive processes involved in learning.  |                           |                  |                  |                           |
| 19. I know how to stimulate the different cognitive processes involved in learning through different instructional techniques, technologies, and resources.   |                           |                  |                  |                           |
| 20. I value my students' active participation in the learning process.  |                           |                  |                  |                           |
| 21. I encourage my students to become independent, critical, and creative thinkers.   |                           |                  |                  |                           |
| 22. I constantly monitor and adjust my instructional strategies in response to students' feedback and learning progress.  |                           |                  |                  |                           |

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| <b><i>STANDARD 5–The teacher uses an understanding of individual and group motivation and behavior to create a learning environment that encourages positive social interaction, active engagement in learning, and self-motivation.</i></b> |                           |                  |                  |                           |
| 23. I understand the principles of effective classroom management.   |                           |                  |                  |                           |
| 24. I use a range of strategies to promote positive relationships, cooperation, and meaningful learning experiences in the classroom.  |                           |                  |                  |                           |
| 25. I take responsibility for establishing a positive climate in my classroom.   |                           |                  |                  |                           |
| 26. I understand the importance of peer relationships to establishing a positive climate for learning.   |                           |                  |                  |                           |
| <b><i>STANDARD 6–The teacher uses effective verbal and nonverbal communication techniques as well as instructional media and technology to foster active inquiry, collaboration, and supportive interaction in the classroom.</i></b>        |                           |                  |                  |                           |
| 27. I understand how cultural differences can affect communication in the classroom.   |                           |                  |                  |                           |
| 28. I understand how gender differences can affect communication in the classroom.   |                           |                  |                  |                           |
| 29. I recognize the importance of non-verbal as well as verbal communication.  |                           |                  |                  |                           |
| 30. I am a thoughtful and responsive listener.   |                           |                  |                  |                           |
| 31. I know how to ask questions and stimulate discussion in different ways and for different purposes.   |                           |                  |                  |                           |
| <b><i>STANDARD 7–The teacher organizes and plans systematic instruction based upon knowledge of subject matter, students, the community, and curriculum goals.</i></b>   |                           |                  |                  |                           |
| 32. I am able to take contextual considerations (i.e., individual student interests and community resources) into account in planning financial literacy instruction.  |                           |                  |                  |                           |
| 33. I value short- and long-term planning with colleagues.   |                           |                  |                  |                           |

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|--|---------------------------|------------------|------------------|---------------------------|
| 34. I create learning experiences that are appropriate to curriculum goals.  |                           |                  |                  |                           |
| 35. I create learning experiences that are relevant to learners.   |                           |                  |                  |                           |
| 36. I create learning experiences that are based on principles of effective instruction.   |                           |                  |                  |                           |
| 37. I include the use of community members either in my planning or as part of my instruction.   |                           |                  |                  |                           |
| <b><i>STANDARD 8—The teacher understands and uses formal and informal assessment strategies to evaluate and ensure the continuous intellectual, social, and physical development of the student.</i></b>   |                           |                  |                  |                           |
| 38. I understand the advantages and limitations (i.e., validity, reliability, and related concerns) of different types of students' assessments.   |                           |                  |                  |                           |
| 39. I value ongoing and diverse types of assessments as essential to the instructional process.  |                           |                  |                  |                           |
| 40. I am committed to using multiple measures to assess student learning.  |                           |                  |                  |                           |
| 41. I include the use of pre-assessments to determine the individual needs of students and to determine what areas I need to concentrate on in a particular unit of study.   |                           |                  |                  |                           |
| 42. I modify teaching and learning strategies based on the results of students' assessments.   |                           |                  |                  |                           |
| 43. I use performance-based assessments and get the students engaged and using financial literacy concepts and skills.   |                           |                  |                  |                           |
| <b><i>STANDARD 9—The teacher is a reflective practitioner who continually evaluates the effect of his or her choices and actions on pupils, parents/families, professionals in the learning community, and others and who actively seeks out opportunities to grow professionally.</i></b> |                           |                  |                  |                           |
| 44. I understand methods of inquiry that provide me with a variety of self-assessment and problem-solving strategies.  |                           |                  |                  |                           |



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|---|---------------------------|------------------|------------------|---------------------------|
| 45. I am aware of the current research on teaching and learning and of resources available for professional learning.   |                           |                  |                  |                           |
| 46. I practice self-reflection and self-assessment in my professional learning.   |                           |                  |                  |                           |
| 47. I am able to use assessment results to reflect on instructional and program decisions with students, parents, and colleagues.   |                           |                  |                  |                           |
| 48. I am committed to continually develop and refine my practices that address the individual needs of students.  |                           |                  |                  |                           |
| 49. I seek out professional literature, colleagues, and other resources to support my own development as a learner and a teacher.   |                           |                  |                  |                           |
| <b><i>STANDARD 10—The teacher fosters relationships with school colleagues, parents/families, and agencies in the larger community to support student learning and well being, and acts with integrity, fairness, and in an ethical manner.</i></b> |                           |                  |                  |                           |
| 50. I am willing to consult with other professionals to plan and implement the financial literacy standards.  |                           |                  |                  |                           |
| 51. I include parents/guardians of all my students as part of the learning experience.  |                           |                  |                  |                           |
| 52. I use community resources to foster student learning.   |                           |                  |                  |                           |

This individual gap analysis could also be used as the basis for PI-34 Professional Development Plans (PDP). Individual teachers could use the gap tool to identify concepts needed to improve their knowledge in personal finance, and then use suggested resources to assist implementation of the PDP for five-year teaching license renewal. Such resources could include out-of-district staff development opportunities, courses through local or online universities, non-fiction book group discussion, and action research dealing with personal financial literacy.

The individual teacher gap analysis can also be anonymously used for district decisions regarding professional development. District administrators could gather the data to see what types of offerings teachers need to be more proficient in teaching financial literacy.

## Developing Content-Based Professional Development

Content-based professional development is professional development that focuses on increasing a teacher’s knowledge around a specific content. It is key in implementing the personal financial literacy standards. Schools and districts can do a needs assessment using the Gap Analysis Matrix on page 14. This tool can be given to teachers anonymously to identify broad content gaps in teacher knowledge. Then the following checklist can be used to help frame quality, content-based professional development programs when used in the planning stages. It can be used as a tool to do the actual planning or can be used to evaluate professional development that is already occurring. The checklist outlines the major components that need to be in place to ensure high quality, content-based professional development.

Table 4.2

### Professional Development Planning Checklist

Are we addressing this in our model?

Description

**Content-focused:** The *content focus* of the activity—that is, the degree to which the activity is focused on improving and deepening teachers’ content knowledge;<sup>21</sup>

Several studies demonstrate that teachers’ skills and understandings are directly related to the degree that professional development experiences focus on subject matter content.<sup>22</sup> Being “content-focused” means also considering students’ prior knowledge related to the content, and strategies teachers can use to actively engage students in developing new understandings.<sup>23</sup>

**Active:** The extent to which the activity offers *opportunities for active learning*—that is, opportunities for teachers to become actively engaged in the meaningful analysis of teaching and learning, for example, by reviewing student work or obtaining feedback on their teaching.<sup>24</sup>

Professional development should promote continuous inquiry and reflection through active learning. “Active learning encourages teachers to become engaged in meaningful discussion, planning, and practice as part of the professional development activity.”<sup>25</sup>

**Coherent:** The degree to which the activity promotes *coherence between teachers’ professional development and other experiences*, for example, by encouraging the continued professional communication among teachers and by incorporating experiences that are consistent with teachers’ goals and aligned with state and district standards and assessments.<sup>26</sup>

<sup>21</sup>Birman, B., Desimone, L., Garet, M., & Porter, A. (2000). Designing professional development that works. *Educational Leadership*, 57(8), 28-33.

<sup>22</sup>Birman, B., Desimone, L., Garet, M., & Porter, A. (2000).

<sup>23</sup>Cohen, D. K., & Hill, H. C. (2000). Instructional policy and classroom performance: The mathematics reform in California. *Teachers College Record*, 102(2), 294-343.

<sup>24</sup>Birman, B., Desimone, L., Garet, M., & Porter, A. (2000).

<sup>25</sup>Birman, B., Desimone, L., Garet, M., & Porter, A. (2000).

<sup>26</sup>Birman, B., Desimone, L., Garet, M., & Porter, A. (2000).

Table 4.2

## Professional Development Planning Checklist

| Are we addressing this in our model? | Description   |
|--------------------------------------|---|
|                                      | <p><b>Extended:</b> Extended professional development experiences, rather than one-time sessions, allow for more substantive engagement with subject matter, more opportunities for active learning, and the development of coherent connections to teachers' daily work.<sup>27</sup></p>  |
|                                      | <p><b>Collaborative:</b> "Teacher learning is most likely when teachers collaborate with professional peers, both within and outside of their schools, and when they gain further expertise through access to external researchers and program developers."<sup>28</sup> "Professional development activities that include collective participation—that is, the participation of teachers from the same department, subject, or grade—are more likely to afford opportunities for active learning and are more likely to be coherent with teachers' other experiences."<sup>29</sup></p>   |
|                                      | <p><b>Connected to Daily Work:</b> Professional development should be connected to what the teachers do with students in the classroom.</p>   |
|                                      | <p><b>Ongoing:</b> Several studies indicate that professional development should be continuous, not episodic, and include follow-up and support for further learning.<sup>30</sup></p>  |
|                                      | <p><b>Coherent and Integrated:</b> Professional development should incorporate experiences that are consistent with teachers' goals; aligned with standards, assessments, and other reform initiatives; and informed by the best available research evidence.<sup>31 32</sup></p>   |
|                                      | <p><b>Teacher-driven:</b> Professional development should respond to teachers' self-identified needs and interests in order to support individual and organizational improvements. Professional development is more meaningful to teachers when they exercise ownership of its content and process.<sup>33</sup></p>  |
|                                      | <p><b>Informed by Student Performance:</b> Analyses of impacts on student performance should inform professional development.<sup>34 35</sup></p>   |
|                                      | <p><b>Self-evaluation:</b> Professional development should include procedures for self-evaluation to guide teachers in their ongoing improvement efforts.<sup>36</sup></p>  |
|                                      | <p><sup>27</sup>King, M. B. &amp; Newmann, F. M. (2000). Will teacher learning advance school goals? In <i>Phi Delta Kappan</i>, 81(8) pp. 576-581.</p> <p><sup>28</sup>Birman, B., Desimone, L., Garet, M., &amp; Porter, A. (2000).</p> <p><sup>29</sup><i>Educational Leadership</i> – Keeping Good Teachers Vol. 60 No. 8 May 2003.</p> <p><sup>30</sup>Desimone, L., Porter, A.C., Garet, M., Yoon, K. S., &amp; Birman, B. (2002). Effects of professional development on teachers' instruction: Results from a three-year study. <i>Educational Evaluation and Policy Analysis</i>, 24(2), 81-112.</p> <p><sup>31</sup>Guskey, T. R. (1997). Research needs to link professional development and student learning. Retrieved January 22, 2003, from <a href="http://www.nsd.org/library/jsd/jsdgusk.html">http://www.nsd.org/library/jsd/jsdgusk.html</a>.</p> <p><sup>32</sup>Guskey, T. R. (1997). Research needs to link professional development and student learning. Retrieved January 22, 2003, from <a href="http://www.nsd.org/library/jsd/jsdgusk.html">http://www.nsd.org/library/jsd/jsdgusk.html</a>.</p> <p><sup>33</sup>King, M. B. &amp; Newmann, F. M. (2000).</p> <p><sup>34</sup>Guskey, T. R. (1997).</p> <p><sup>35</sup>ASCD 2003.</p> <p><sup>36</sup>Guskey, T. R. (1997).</p> |

*“In today’s complex financial markets, financial education is central to helping consumers make better decisions for themselves and their families.”*

Chairman and member of the Board of Governors of the Federal Reserve Ben S. Bernanke

## **Content-Based Staff Development Workshops and State Association Conferences**

There are many personal finance professional development opportunities for teachers. These range from state professional association annual conferences to national programs offered for a nominal cost.

The Wisconsin Department of Financial Institutions (WDFI) offers an annual summer program, the National Institute of Financial and Economic Education. This institute includes three intense one-week seminars (participants do not have to attend all three weeks) in Madison, WI, through Edgewood College. There is a small fee to cover essentials, but teachers receive any materials that can assist them with planning their own classes, plus room and board. In addition, university credit is available, with one credit awarded per week attended.

MoneySmart Week is held each year in October, and MoneySmart Wisconsin was created by the Governor’s Council on Financial Literacy to help improve financial literacy in Wisconsin. Events are held all across the state during the year, with a kick-off of week-long activities in early October. Their website also has a list of available resources for teachers and community leaders. There are many valuable seminars offered throughout the year across the state for very low cost.

EconomicsWisconsin presents online courses in economics and personal finance topics which change each semester. These are available for a lower tuition cost than most university courses for credit, and the online format is great for busy work and personal schedules. There is also partial tuition reimbursement available for Wisconsin teachers. Topics have included “Basic Economic Concepts and Issues” and “Personal Finance Economics.”

The National Endowment for Financial Education has a series of teacher training programs in financial literacy. In addition to a widely-used and free-of-charge curriculum, their training sessions offer the chance for teachers to become more familiar with the standards and their own way of presenting information in their curriculum.

The University of Wisconsin–Milwaukee (UWM) has offered many economics and personal finance opportunities for professional development in the past. The UWM Center for Economic Education has been a state leader in promoting economics and personal finance in the classroom; “Economics for Teachers” has been offered in past semesters, and offers a look at how to incorporate basic economic and financial principles into existing coursework and subject areas. The center itself is also valuable in the information it provides to local teachers.

There are many opportunities for professional development through state and national professional associations. Annual conferences are held by most professional groups, and an analysis of the conference offerings will almost always show content information on personal finance, as well as ideas on how to incorporate that content into classrooms. More information can be found by contacting the individual associations.

Federal Reserve branches that serve Wisconsin offer seminars and workshops throughout the year. Although most of the seminar topics are on economic topics, at times they include information on personal finance.

Finally, check with local banking institutions to see if they offer information to teachers in the form of seminars or inservices. Many banks and credit unions have departments for community information and outreach. This may be a valuable tool to give teachers information on content matching the standards.

## Resources

Credit Union National Association <http://www.cuna.org>  
EconomicsWisconsin online graduate courses  
<http://www.economicswisconsin.org/teach/onlinegrad.htm>  
Federal Reserve Bank of Chicago <http://www.chicagofed.org>  
Federal Reserve Bank of Minneapolis <http://www.minneapolisfed.org>  
MoneySmart Wisconsin <http://www.moneysmartwi.org/>  
National Endowment for Financial Education training programs:  
<http://hsfpp.nefe.org/home/> (free registration required)  
UW-Milwaukee Center for Economic Education  
[http://www4.uwm.edu/soe/centers/economic\\_ed/](http://www4.uwm.edu/soe/centers/economic_ed/)  
Wisconsin Department of Financial Institutions <http://www.wdfi.org>

## Professional Organizations

Family, Career, and Community Leaders of America <http://www.fccla.com/>  
Future Business Leaders of America <http://www.fbld.org/>  
Future Farmers of America <http://www.ffa.org/>  
Global Association of Teachers of Economics <http://www.councilforeconed/gate/>  
Junior Achievement <http://www.ja.org>  
National Council of Economics Educators <http://www.councilforeconed.org/>  
Wisconsin Business Education Association <http://www.wbeaonline.org/>  
Wisconsin Council of Economics Educators <http://www.economicswisconsin.org>  
Wisconsin Council for the Social Studies <http://www.wcss-wi.org>  
Wisconsin Family and Consumer Educators <http://www.wfce.org>  
Wisconsin Marketing Educators Association <http://wimea.org/>

*“Our nation’s young people stand to inherit a complex and rapidly changing economy and yet too many are unprepared for the challenges ahead. How can we talk meaningfully about an ‘ownership society’ and the good old-fashioned American virtues of self-reliance and individual responsibility if people don’t have a basic framework for making sound economic and financial decisions in their lives?”*

Robert Duvall, President and CEO of the NCEE

