



Illinois State Treasurer
MICHAEL FRERICHS
presents the

Financial Literacy Symposium



Educator Professional Development Training

Thursday, July 9, 2026
Federal Reserve Bank of Chicago

Thank You to our Partners



ILLINOIS
STATE BOARD OF
EDUCATION





Illinois State Treasurer
MICHAEL FRERICHS
presents the

Financial Literacy Symposium



Symposium Schedule

8:30am	Check-in & Light Breakfast
9:00 – 9:10am	Morning Kickoff
9:10 – 10:00am	Plenary Session 1: State Standards Overview
10:15 – 11:15am	Breakout Session 2 <ul style="list-style-type: none">• Middle School Track: Money Minded Investments• High School Track: Federal Reserve Education Macro Economics
11:30am – 12:30pm	Breakout Session 3 <ul style="list-style-type: none">• Middle School Track: Middle School Money Fair Panel• High School Track: Decision Making: Credit & Insurance
12:30 – 1:00pm	Lunch & Networking
1:00 – 1:45pm	Plenary Session 4: Perspectives on Financial Literacy
2:00 – 3:00pm	Breakout Session 5 <ul style="list-style-type: none">• Middle School Track: Federal Reserve Education Penny Budgeting• High School Track: Teaching Investments
3:15 – 4:00pm	Plenary Session 6: Money Museum
4:00pm	Check-out

Session Rooms

Plenary Sessions: Illinois Rooms 3, 4, 5

Middle School Track: Moskow Auditorium

High School Track: Illinois Rooms 1, 2

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Plenary Sessions

Plenary Session 1: State Standards Overview



Speaker: Dorlande Charles, Social Science Education Consultant

Dorlande Charles is a dedicated educator, curriculum leader, and social science specialist with over eleven years of experience advancing equitable, inquiry-based teaching across K–12 education. Her career spans leadership roles in curriculum development, standards implementation, professional learning, and instructional coaching, where she has empowered educators, administrators, and school systems to enhance student engagement and academic achievement.

Dorlande previously served as a district-level Social Science and Civic Learning Specialist, where she broadened opportunities for civic engagement and guided teachers in equipping students with the knowledge and skills to participate actively in their communities and democracy. Her classroom experience includes teaching African American History, Civics, World History, and other social science disciplines in diverse educational settings. Throughout her work, she centers student voice, inclusive practices, and culturally responsive instruction.

As a former state-level educational leader, Dorlande has collaborated with educators, community partners, and stakeholders to implement social science standards, advance inclusive history initiatives, and design professional learning experiences. She contributed to revising the Illinois Social Science Learning Standards for the middle grades and has played a key role in statewide efforts focused on civic education, historical inquiry, and educational equity.

Originally from Haiti, Dorlande brings a global perspective and a deep commitment to cultural inclusivity in education. Fluent in English, French, and Haitian Creole, she values the transformative power of language and diverse experiences in creating meaningful learning opportunities for all students.

Dorlande holds a Professional Educator License (PEL) with endorsements in Social Science (Grades 5–8) and Political Science (Grades 9–12). She earned a Bachelor of Science in Political Science with a minor in African American Studies from Florida A&M University and a Master of Arts in History. Her professional interests include financial literacy, civic engagement, Black Studies, educational equity, and empowering students to become informed, critical thinkers and active community members.

Plenary Session 4: Perspectives on Financial Literacy



Moderator: Cindy Ivanac, Strategic Communications Lead – Special Projects, Federal Reserve Bank of Chicago

Cindy Ivanac is currently on assignment as a strategic communications lead for a national human resource project in the Federal Reserve System. In her time with the Chicago Fed, she has led economic education programs, supported policymakers' communication needs, guided strategic planning initiatives with senior leaders, and managed the Chicago Fed's Speakers Bureau. She has also spoken extensively on the role of the central bank and economic policy as a member of the Speakers Bureau.

Prior to joining the Chicago Fed, Cindy worked in microfinance for USAID. Her background also includes a number of years in consulting with Ernst & Young and work abroad for the United Nations High Commissioner for Refugees.

Cindy received her bachelor's degree in finance from Boston College and her master's degree in international affairs and economics from Johns Hopkins University's School of Advanced International Studies (SAIS).



Panelist: Rebecca Maxcy, Director and Principal Investigator, University of Chicago Financial Education Initiative

Rebecca has spent a decade spearheading the University of Chicago Financial Education Initiative. She led the research, design, development, field testing, and implementation of two different curricula for The Hong Kong Jockey Club Financial Education Programme, a financial education programme for upper primary students in Hong Kong, finEDGE, a single-semester financial education course for high school students, My Money Journal, a tool that immerses children in activities related to financial behaviors, attitudes, and skills, Family Money Night, an evening that brings families together to participate in activities around financial

education, and soon to be printed Starting the Conversation, conversation cards developed to engage people in discussions about money.

Prior to this role, Rebecca spent eleven years as a researcher, curriculum developer, and author for the University of Chicago's highly successful PreK–6 Everyday Mathematics curriculum.

Rebecca earned a Master's in Education from Lesley University, and a Bachelor of Arts degree from Bates College.



Panelist: Karen Herbert, Middle School Financial Literacy Teacher, Ariel Community Academy

Karen Herbert is a Middle School Financial Literacy teacher at Ariel Community Academy located in Chicago's North Kenwood neighborhood. As a financial literacy teacher, she knows the importance of being financially informed. Karen educates her students on the basics of goals setting, budgeting, banking, credit, taxes and investing through real world lessons. She utilizes a variety of learning techniques such as listening to podcasts, project-based learning activities, research methodologies and guest speakers. Her students have attended the Women's Investment Summit at the University of Notre Dame, participated in the Middle School Money Fairs at the Federal Reserve Bank of Chicago and regularly attend roundtable discussions with Mr. John Rogers at Ariel Investments.

A lifelong Chicagoan and a 19-year veteran of CPS, she holds various degrees. She graduated from Bradley University with her Bachelor's in Consumer Economics and obtained her Master's in Family and Consumer Sciences from Purdue University in West Lafayette, IN. She also holds a Master of Arts in Teaching from National Louis University and a Middle School Math Endorsement from the University of Chicago.



Panelist: Princeton Williams, Outreach Senior Advisor, Federal Reserve Bank of Atlanta

Princeton joined the Federal Reserve Bank of Atlanta's outreach team in 2018 as an Outreach Senior Advisor. He oversees a variety of outreach efforts for the Bank's economic education program, including resource development and program development. Prior to coming to Atlanta, Princeton led various outreach programs for the Dallas Fed and taught high school economics in Fort Worth. In both Georgia and Texas, Princeton has served as a member of the committees that developed state-wide standards for the economics and personal finance courses.

Princeton is the president-elect of the National Association of Economic Educators. He earned a bachelor's degree from Southern Methodist University and a master's degree in economics from the University of Texas at Arlington.

Plenary Session 6: Money Museum



Speaker: Matthew Tyler Ramirez, Senior Museum Program Representative, Federal Reserve Bank of Chicago

Matthew serves as the Senior Museum Program Representative at the Federal Reserve Bank of Chicago. In this role, he oversees operations for the Money Museum, manages the Fed Ambassador Program, and leads the curation of gallery spaces. Matthew has contributed to the development of a Minnesota statewide guide and toolkit supporting research-based best practices for after-school and out-of-school time programming, with an additional emphasis on Science, Technology, Engineering, and Math (STEM). His experience spans museum education in both art and science settings, as well as the creation and production of national and international themed environments, attractions, live events, broadcast productions, and experiential technology solutions. Matthew's career has

included direct service and strategic leadership across nonprofit, for-profit, and policy-focused organizations. He holds bachelor's degrees in chemistry and art history.

Middle School Track Sessions

MS Breakout Session 2: Money Minded Investments



Speaker: Maggie Owen, Financial Programs Manager, Illinois State Treasurer's Office

Maggie Owen is the Financial Programs Manager at the Illinois State Treasurer's Office, where she coordinates financial education efforts across the state. She attended Bradley University, earning a bachelor's degree in Communications Public Relations and minors in Business Management and Administration, and Entrepreneurship and Innovation. She worked on alumni and donor engagement at the University of Illinois Springfield and in nonprofit fundraising at the American Lung Association prior to that. She's passionate about serving others and providing access to financial education resources.



One of the goals of the Treasurer's Office is to provide programs, services, and curriculum to teachers and school districts to ensure that every child throughout the state has access to quality financial education, free of charge. We have written a standards-based curriculum for first grade through eighth grade, called Money Minded, that is free to any Illinois teacher or school district.

We have created distinct units for each grade level that use informative and engaging activities to teach students about a variety of financial topics. Our curriculum incorporates inquiry-based learning, utilizing reading and writing skills.

Download full materials to use in the classroom at moneymindedillinois.com. Contact Maggie at mowen@illinoistreasurer.gov if you would like to request a teacher print copy.



INVESTMENT BUZZ WORDS



Have you heard of the Stock Market? Or the Stock Exchange? While many people are familiar with these terms, they can get confusing. However, they are useful tools to grow your money, so it's important to understand how investments work.

Stocks

Another word you can think of when you see "stock" is "ownership." If you buy a stock (also known as a share) in a company, you now own a very small piece of it. For example: Let's say you really love the Disney company, and you feel that in general, they have a good business. You buy a stock in it, and now you own a teeny part of the Disney franchise. As that company succeeds or fails, your stock value will rise and fall. When it rises, you earn money. When it falls, you lose your money. Stock prices are always fluctuating, so in turn, you are constantly losing and earning. In the short term, this happens quite a lot. You may see your money increase and decrease on a weekly, or even daily, basis. However, in the long term, you will mostly see a gain. You can decide how risky you want to be with your money by what stocks you buy.

Bonds

A bond represents debt that a company owes you. For example, if you buy a government savings bond, you become a lender to the federal government, and they must pay you back for the loan. They also must pay you interest on the loan, which is how your bond makes money. Bonds are considered less risky than stocks because you know exactly how much interest you will make annually. They do not gain and lose the way that stocks do.

Money Market Funds

This type of investment is considered "as good as cash." You can write a check out of a money market fund the same way you would write a personal check. The risk is extremely small on these funds, which also means the return is very small. For example, the Illinois State Treasurer's Office invests a lot of their money from taxpayers in commercial paper because there is very little risk.

Securities

If you hear someone talk about trading securities, they are referring to stocks, bonds, and money market funds.

Mutual Fund

This refers to a pool of money that is provided by individuals or companies to be invested in stocks, bonds, and other funds. A fund manager is hired to invest the money on behalf of the investors. The collection of what they invest in is your portfolio. You, as an individual, do not have to worry about what stocks are high or low, when to sell them, etc. because it is all done for you.

Capital Gains

An increase in value from the time a company's stock was purchased until it was sold.

Dividend

This is the money stockholders are paid when the company earns a profit. It is common for dividends to be paid quarterly, semi-annually, or annually.

Common Stock

In this type of stock, shareholders are considered owners in the company and have voting rights involving some of the company's decisions.

Preferred Stock

These stockholders do not have voting rights but receive dividends before any common stockholders do.

Bear Market

This is a trading term that is used to describe a stock market in a downward trend. This means that stock prices are falling.

Bull Market

This is the exact opposite of a bear market. In a bull market, stock prices are rising.

Assets

A resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will make money in the future.



Asset Allocation Game

What is your team's investment plan? _____

What is your team's level of risk tolerance? _____

Your team has \$60,000 for your investments. Divide up your money into the categories below. Be prepared to defend your choices in discussion.

Dollar Amounts	Percentages
Stocks _____	_____
Bonds _____	_____
Cash _____	_____

Game Rules

- Your teacher will give each group two dice and a penny.
- There is a total of 10 rounds.
- Each round, you roll one die to indicate what asset category will be affected.
 - 1, 3, and 5 are stocks
 - 2 and 4 are bonds
 - 6 is cash
- Roll the second die to see how much money is involved. Multiply the number by \$1,000. EX: If you role a 5, it will be \$5,000.
- Flip the coin to determine if you lost or gained that amount of money.
 - Heads is a gain, tails is a loss
- Write down the new asset allocations.
- At the end of 10 rounds, as a group, you will analyze your results. Be prepared to discuss in class.

Round	Stocks	Bonds	Cash	% Stocks	% Bonds	% Cash
Sample	\$30,000	\$20,000	\$10,000	50.0%	33.3%	16.7%
Round 1	\$30,000	\$16,000	\$10,000	53.6%	28.6%	17.8%
Our Allocation						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

How do asset allocation percentages in Round 10 compare to the original plan? Do adjustments need to be made? Were you surprised on how this ended?

Asset Allocation Game – Teacher Instructions

This game demonstrates to students how asset allocation can change over time and depend on financial goals.

Items Needed Prior to Class

- ✓ One *Asset Tracking Chart* for each student group (4 students per group).
- ✓ Two dice per team.
- ✓ One penny per team.

Pre-Game Instructions:

- ✓ Divide students into groups of 4.
- ✓ Pass out an *Asset Tracking Chart* to each group for their investments.
- ✓ Explain that each team will begin with an imaginary \$60,000 that they can divide among three categories.
 - **Stocks** are the riskiest asset category followed by **bonds**.
 - **Cash** is the least risky asset category. This category includes savings accounts, certificates of deposits, and money market accounts.
- ✓ Have students determine their financial goals and how they want to “allocate” their \$60,000. *They should also take into account their level of risk tolerance and how long they’ll be investing in order to reach their goals.* They write the amount they are allocating in each column
- ✓ When they have made their decisions, engage the whole class in a discussion, encourage students to defend their asset allocation.
- ✓ Have students calculate the percentage of their funds allocated to each category of asset by dividing each asset allocation by \$60,000. Write these percentages on their worksheet. (see sample).
- ✓ Give each team two dice and a penny.

Source: www.scholastic.com

Instructions/Rules

- ✓ There are 10 rounds of the game.
- ✓ In each round, the students roll one die to indicate which asset category will be affected
 - 1, 3, and 5 are stocks
 - 2 and 4 are bonds
 - 6 is cash
- ✓ Roll the second die to see how much money is involved (\$1,000 times the number on the die).
- ✓ Flip the coin to see if it's a gain or a loss (heads is a gain; tails is a loss)
- ✓ Write down the new asset allocation.
- ✓ At the end of Round 10, students compare their asset allocation to their original plan and goals. Engage in class discussion about how they feel about the risks they took (if any).
 - Do they need to adjust their original investments based on the performance of each asset category?
 - What surprised them about how much money they ended up with?
 - What did they learn?
 - What would they do differently?

Example on Asset Tracker

- ✓ *A team rolls a 2 (bonds) and a 4 (\$4,000) and flips tails (loss). They suffer a loss of \$4,000 in their bond category, as shown in the chart. Have them write the new total on their chart and calculate new asset allocation percentages. In the example, since the team lost \$4,000 they will be dividing by \$56,000 instead of \$60,000.*
- ✓ NOTE: If a team gets to zero in a category, and they roll that number in a subsequent round, they roll again until they get a category that still has funds in it.

Source: www.scholastic.com

MS Breakout Session 3: Middle School Money Fair



Moderator: Joy Joyce, Retired Educator

Joy Joyce enjoys supporting personal finance and economics education by engaging with teachers and students in a variety of settings including at professional conferences, in K-12 classrooms, and at student-focused events such as with Middle School Money Fair, the two levels of IL Econ Challenge, the IL Personal Finance Challenge, and with the Finance and Investment Challenge Bowl.

Joyce taught high school social studies including AP Economics in DuPage District 88, primarily at Willowbrook High School, for over thirty years and served as associate director of UIC's Center for Economic Education for fifteen years. In retirement, she enjoys travel, cheering on B1G teams, and visiting as many Federal Reserve Banks as possible.



Panelist: Amon Brooks, Diverse Learner Teacher, Charles Sumner Math & Science Community Academy

Amon Brooks is an educator with 14 years of experience in the field and four years as a classroom teacher, dedicated to the belief that "big" concepts can be mastered by "small" learners through the right scaffolding. His journey into financial literacy began as a child at Operation PUSH, where he first learned the life-altering difference between consumerism and compounding interest. Today, Amon specializes in creating "a-ha" moments for students, providing opportunities for underserved communities, and ensuring that every child has the knowledge to build a stable financial future. As the teacher leader of the "\$umner Money Maker\$ Financial Literacy Club," he is committed to turning foundational classroom lessons into opportunities for generational wealth.



Panelist: Seán Eshaghy, St. Josaphat School and Archdiocese of Chicago

Seán Eshaghy is the Co-Founder of Eshaghy Educational Consulting (EEC), a middle school teacher, instructional coach, and frequent presenter based in Chicago, Illinois. He currently works with the Archdiocese of Chicago in the Office of Curriculum Development, supporting schools through curriculum design, standards implementation, and instructional coaching, while also serving as a middle school teacher. He is a certified Instructional Coach through the Chicago Coaching Center and holds a Master of Arts in Educational Policy from the University of Chicago Harris School of Public Policy. A longtime advocate for financial literacy and experiential learning, Mr. Eshaghy has been an integral participant in the Middle School Money Fair for the past nine years and is passionate about equipping students with the practical skills they need for lifelong success.



Panelist: Jaime McLaughlin, Math Teacher, Sutherland Elementary

Jaime McLaughlin is the 5th-grade math teacher at Sutherland Elementary. He has been teaching math for 20 years after transitioning from a 15-year career as a tax consultant with Andersen. He has introduced financial literacy into his classroom, and his students have participated in—and won—various regional and national awards in the Stock Market Game as well as the Federal Reserve Middle School Money Fair.



UIC College of Business Students & the Chicago Fed Present Middle School Money Fair 2026

Tuesday, April 7, 2026

- 9:30 a.m. **Students Set Up Projects in IL 1, 2 or 3 by Grade Level**
Breakfast Buffet in La Salle Dining Room
- 10:00 a.m. **Welcome Remarks**
-Dustchin Rock, Chicago Fed Public Affairs
-Caleb Jackson, Chicago Fed Research Assistant
-Joy Joyce, UIC Center for Economic Education, Retired
LaSalle Dining Room
- 10:15 a.m. **Students Move to Assigned Rooms and Verify Posting of Entry Form on Back of Display Board**
IL Rooms 1, 2 or 3; Judges Meet in Michigan Room for room assignment
- 10:20 a.m. **Fair Exhibition Begins – Room Leaders Monitor Judge Rotation and Collect Rubrics**
IL Rooms 1, 2 and 3
- 11:20 a.m. **Students Choice Voting – Teachers assist their students in voting for other projects**
IL Rooms 1, 2 and 3
- 11:35 a.m. **Interactive Financial Education Led by UIC Business with Chicago Fed Research Assistants**
LaSalle Dining Room – UIC students engage lessonr with Middle School Student Audience
- 12:10 p.m. **Lunch & Announcement of “Featured Projects”**
LaSalle Dining Room – student projects to be featured moved to La Salle Dining Room
Research Assistants and UIC COB students share a lunch table
- 12:55 p.m. **Featured Projects’ Presentations**
LaSalle Dining Room
- 1:15 p.m. **Closing Comments, Congratulations!**
-Joy Joyce, UIC Center for Economic Education and UIC College of Business Students

2026 Middle School Money Fair Entry Form

Teacher's Last Name		Project #
Student First Name	Student Last Name	Grade 5 6 7 8
Student First Name	Student Last Name	Grade 5 6 7 8
Student First Name	Student Last Name	Grade 5 6 7 8
Student First Name	Student Last Name	Grade 5 6 7 8

1. ESSENTIAL QUESTION-State below your project's "big question."

2. INVESTIGATION: Identify the two most useful resources you used.

3. INFORMED ACTION: What action(s) do you plan to take or recommend for others to take based on what you have learned?

Check the TOPIC(S) that best relate to your investigation question

Investing/Types, Risks, Rewards, Rate of Return, Diversification, Importance of time

Earning Income, Wages, Salaries, Interest, Rents, Capital Gains, Dividends, Profits, Entrepreneurship, Taxes, Human Capital Development, Future employment trends

Spending, Buying Goods & Services, Budgeting, Decision Making, Comparisons

Protecting/Insuring, Costs/types of insurance, Types of Risks, How Much, Fraud

Saving, Interest rates, When to Start, Account Types, Saving Tips, For Emergencies

Borrowing, Using Credit, Interest rates, Credit history/score, Fees, Costs, Risks

MIDDLE SCHOOL MONEY FAIR RUBRIC 2026

<p>Circle the most relevant Project TOPIC(S): Borrowing - Earning. - Investing - Protecting/Insuring. - Saving - Spending</p>			
<p>Initials of Team Members: 1) _____ 2) _____ 3) _____ 4) _____</p>			
<p>Teacher's Last Name: _____</p>		<p>Grade: _____ Project # _____</p>	

3=Outstanding 2=Good/Strong 1= Fair/Needs Improvement 0= Not Observed

Quality of Topic Inquiry & Research				
The investigation is centered around a big, compelling QUESTION AND the QUESTION is presented clearly on the board.	3	2	1	0
The topic/issue is complex but relatable to middle school students.	3	2	1	0
Research provides EVIDENCE which supports the students' claim.	3	2	1	0
The research cites a minimum of 3 varied and credible sources (website, newspaper, publication, data collected, interview, etc.)	3	2	1	0
The student(s) identified WAYS TO TAKE ACTION that align with the topic, research and claim.	3	2	1	0
Quality of Topic Inquiry and Research Points	_____ /15			
Visual Presentation				
Information is organized and neatly displayed on the board.	3	2	1	0
Information is creatively displayed/attractive on the board.	3	2	1	0
Information flows logically thru QUESTION, EVIDENCE, ACTIONS	3	2	1	0
Information presented uses a variety of formats (i.e. text, diagrams, charts, images, etc.).	3	2	1	0
Information presented uses correct grammar and spelling.	3	2	1	0
Visual Presentation Points	_____ /15			
Oral Presentation				
Students involved all members of the group while presenting.	3	2	1	0
Students presented using the board as a guide but did not read it.	3	2	1	0
Students clearly understand the question they posed to research.	3	2	1	0
Students supported their claims and convincingly identified ways they could take action based upon their research findings.	3	2	1	0
Students effectively answered questions about their research.	3	2	1	0
Oral Presentation Points	_____ /15			

45 POINTS maximum TOTAL POINTS out of _____/45 Judge's initials_____

MS Breakout Session 5: Federal Reserve Education Penny Budgeting



**Speaker: Princeton Williams, Outreach Senior Advisor,
Federal Reserve Bank of Atlanta**

Princeton joined the Federal Reserve Bank of Atlanta’s outreach team in 2018 as an Outreach Senior Advisor. He oversees a variety of outreach efforts for the Bank’s economic education program, including resource development and program development. Prior to coming to Atlanta, Princeton led various outreach programs for the Dallas Fed and taught high school economics in Fort Worth. In both Georgia and Texas, Princeton has served as a member of the committees that developed state-wide standards for the economics and personal finance courses.

Princeton is the president-elect of the National Association of Economic Educators. He earned a bachelor’s degree from Southern Methodist University and a master’s degree in economics from the University of Texas at Arlington.



Session Handouts and Resources

- [The Inventory Game](#) – Net Worth and Cash Flow
- [Budget Trade-Offs](#) – A Penny Here and a Penny There

High School Track Sessions

HS Breakout Session 2: Federal Reserve Education Macro Economics



**Speaker: Princeton Williams, Outreach Senior Advisor,
Federal Reserve Bank of Atlanta**

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Princeton is the president-elect of the National Association of Economic Educators. He earned a bachelor's degree from Southern Methodist University and a master's degree in economics from the University of Texas at Arlington.



Session Handouts & Resources

- [The Fed Explained](#)
- [FRED](#)

HS Breakout Session 3: Decision Making: Credit & Insurance



**Speaker: Princeton Williams, Outreach Senior Advisor,
Federal Reserve Bank of Atlanta**

Princeton joined the Federal Reserve Bank of Atlanta's outreach team in 2018 as an Outreach Senior Advisor. He oversees a variety of outreach efforts for the Bank's economic education program, including resource development and program development. Prior to coming to Atlanta, Princeton led various outreach programs for the Dallas Fed and taught high school economics in Fort Worth. In both Georgia and Texas, Princeton has served as a member of the committees that developed state-wide standards for the economics and personal finance courses.

Princeton is the president-elect of the National Association of Economic Educators. He earned a bachelor's degree from Southern Methodist University and a master's degree in economics from the University of Texas at Arlington.



Session Handouts & Resources

- [The Three C's of Credit](#)
- [Is Insurance Worth Buying](#)

HS Breakout Session 5: Teaching Investments



**Speaker: Dustin Voss, Middle School Interventionist,
Ambrose Plamondon STEM Academy**

Advisory Board Member, Illinois Financial Educators Council

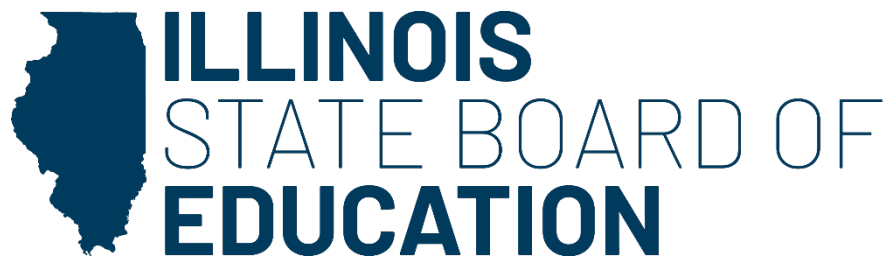
Advisory Board Member Dustin Voss brings his strong background in state-of-the-art education, relationship-building, and community involvement to the forefront of the Illinois Financial Educators Council Advisory Board's agenda. Raised in the western Chicago suburbs, Voss began his career in education in 2007 with Chicago Public Schools (CPS). After 13 years of successful teaching at Fenger High School in Chicago, Dustin accepted a district position as the Financial Education Specialist for CPS, where he was charged to make sure every student in the district gained a strong foundation in financial literacy.

Dustin's qualifications include achieving national board certification while teaching Civics & Finance. He also holds a Principal License and Master's degree in Curriculum & Instruction from Chicago State University and American College of Education, respectively. Voss currently serves on the oversight board for the district 403b/457 Supplemental Retirement Program, a program that has been awarded an A+ grade by 403bwise.org and for which Dustin is an advocate.

Empowering Illinois Youth to Achieve their Financial Goals

As Financial Education Specialist, Dustin Voss trained teachers and fine-tuned curriculum to ensure that every Chicago student is empowered toward achieving future financial security. His teaching experience has included involvement in several leadership roles such as Instructional Coach, Local School Council representative, and Union Delegate. He previously was a member of the Governor's Task Force for Financial Empowerment (2022).

Voss has substantial skills in curriculum development, including materials being utilized today across Chicago Public Schools. His goal for participation on the Illinois Financial Educators Council Advisory Board is to expand and deepen financial education across the state, while raising awareness about the aspects of identity, relationships, and community that make finances personal to each of us. Over the years he has developed the moral imperative by which he still lives: that students are powerful, they become more powerful, and they will use that power for what they decide is good.

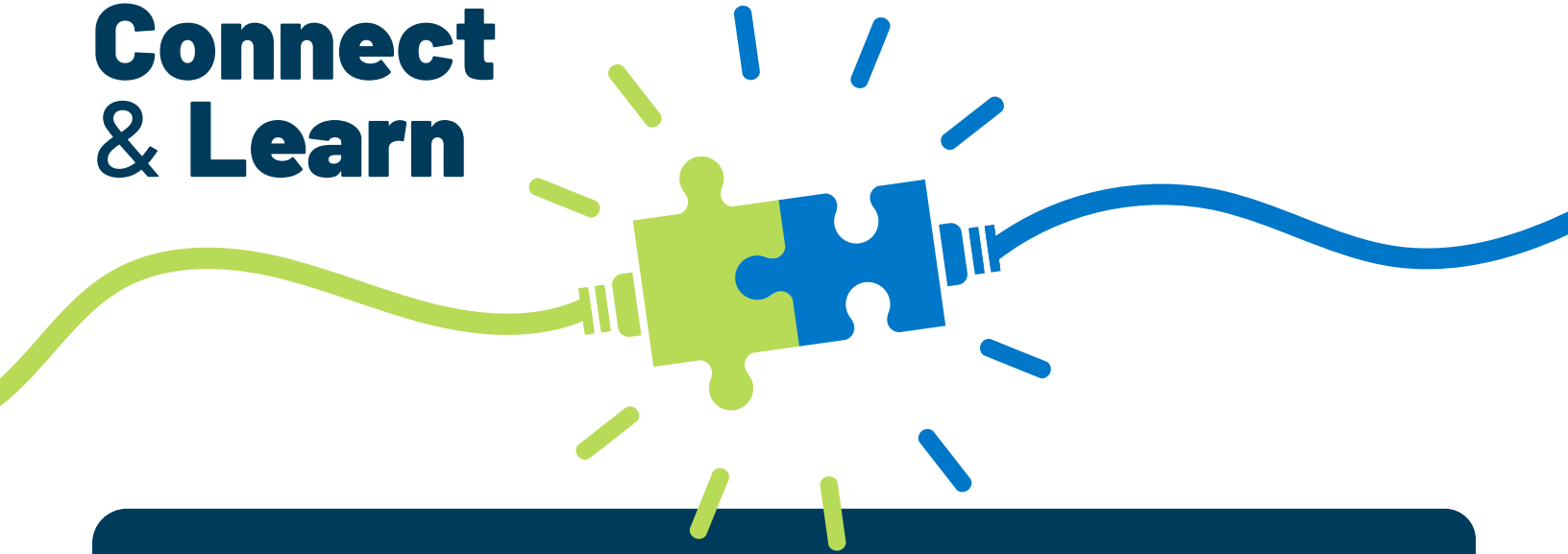


Professional Development Credit Process

To receive professional development for this event please:

- Participate in the **entire** session (partial attendance will reduce/eliminate credit)
- Engage in all required components of the professional learning
- Complete the sessions evaluation provided by ISBE
- PD hours will be shared for your records
- Log your hours into your ELIS account
- Maintain copies in your personal records for license renewal/audit purposes

Connect & Learn



The Illinois State Board of Education is committed to supporting educators through programs, policies, and platforms that advance culturally responsive and inclusive social science instruction.



[ISBE Social Science Webpage](#)



[Illinois Social Science Standards](#)



[Illinois Mandated Units of Study \(page 17\)](#)

Resources for Teaching Economics & Personal Finance

Engaging videos, interactive modules, and classroom-friendly lesson plans from the Federal Reserve. Teach with confidence.



SCAN THE QR TO START NOW AT [FRE.ORG](https://www.federalreserve.org)!



FRE | FEDERAL RESERVE EDUCATION



General Links

- Federal Reserve Education – [FRE.org](https://www.federalreserve.org/education)
- Atlanta Fed [Infographics](#) on FRE.org

Session Links

Breakout Session 2: High School Track – Federal Reserve Education Macro Economics

- [The Fed Explained](#)
- FRED – fred.stlouisfed.org

Breakout Session 3: High School Track – Decision Making: Credit and Insurance

- [The Three C's of Credit](#)
- [Is Insurance Worth Buying](#)

Breakout Session 5: Middle School Track – Federal Reserve Education: Penny Budgeting

- [The Inventory Game](#) – Net Worth and Cash Flow
- [Budget Trade-Offs](#) – A Penny Here and a Penny There



Chicago Fed's Money Museum

Located downtown in Chicago's financial district, the Chicago Fed's Money Museum features a variety of exhibits focused on economics, money, and the roles of the Federal Reserve. Try your hand at detecting counterfeit notes, learn what a million dollars looks like, and view the rare currency on display.



Book a Field Trip

The Money Museum is most appropriate for middle school, high school, college, and graduate students. Student groups are required to have at least one adult chaperone for every ten students aged 17 or younger. Reservations are free but required for student groups with 15 or more attendees. Student group reservations can be made Tuesday through Friday at 10 am, 11 am, 12 pm, 1 pm, 2 pm, and 3 pm. For more information including letter templates to support your field trip request to your school administrators, please visit chicagofed.org/education/educator



Sign up for Fed in Your Classroom

This online program covers the core functions of the Federal Reserve as well as information about Fed careers. A knowledgeable Fed Ambassador will lead an interactive slideshow and answer questions in real time for middle school (35–40 minutes) and high school (45 minutes) students: chicagofed.org/education/money-museum/reservations

Financial Literacy Resources

Credit Abuse Resistance Education (CARE) Chicago – carechicago.org

Chicago based nonprofit (separate legal entity but also affiliated with [national CARE organization](#)) that pairs adult volunteers (typically professionals in bankruptcy, financial services, and business) with a middle school or high school classroom, or young adult/adult group to teach a workshop about a financial education topic. Deep expertise on the topic of credit, but student loans, budgeting, scams and ID theft topics are also available. CARE Chicago also offers scholarships to high school juniors and seniors who have participated in a CARE workshop and have met application requirements.

Consumer Financial Protection Bureau (CFPB)

consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/

National U.S. government agency that provides K-12 financial education activities for students and teachers. They also ensure banks, lenders, and other financial companies treat consumers fairly by providing current and evolving information to all consumers and adults in the U.S.

Council for Economic Education (CEE) – councilforeconed.org

National nonprofit organization with local state chapters that provide K-12 classroom resources and PD for teaching economics and personal finance here at EconEdLink – econedlink.org

FDIC Money Smart – fdic.gov/consumer-resource-center/money-smart

The Federal Deposit Insurance Corporation has a resource center that includes 14 interactive games and related resources for students K-12, as well as a guide for teachers looking to offer a “Reality Day” experience for high school students who adopt a career + monthly income amount and make various financial decisions in life based on their situation and unexpected events.

Financial Life Cycle Education Corp (FiCycle) – fifecycle.org

FiCycle is a nonprofit organization who offers research-based classroom curriculum ranging from [FiCycle Math](#), a full-year math course that provides a theoretically grounded introduction to personal finance at the level of Algebra II, to [individual lessons](#) and their [Calculate Your Future Modules](#), which can be used by teachers of any subject to help infuse their courses with finance instruction grounded in theory.

They also offer expanded support and additional resources and experiences for students, such as [Career Chats](#) and their [Interactive Galton Board](#), which can be useful for modeling real-world financial scenarios. All their products are provided digitally for free, including their training for new teachers!

Jump\$Start Coalition – jumpstart.org

Nonprofit coalition of national partners and independent state affiliates committed to advancing financial literacy, collaboratively.

- Jump\$Start Clearinghouse – jumpstartclearinghouse.org – Online database of curated financial education resources for students (early elementary through college/postsecondary) and adults. Includes Chinese, French, and Spanish resources.
- Jump\$Start Financial Foundations for Educators – jumpstart.org/education/jsffe – Online PD program for educators + personal finance course for adult learners.
- Jump\$Start National Educator 2026 Conference – November 6-8 at Gaylord Rockies Resort & Convention Center, Aurora, CO. All accepted K-12 teachers attend free ([scholarship application](#) deadline: August 14, 2026).

Junior Achievement (JA Chicago) – jaworldwide.org, jausa.ja.org, or chicago.ja.org

Global nonprofit headquartered in Boston with a large national and Chicago chapter serving Illinois K-12 youth and young adults (up to age 25). JA's three core areas of experiential learning include: financial literacy, entrepreneurship, and work readiness. [Programs and Resources here](#). JA currently serves 10 counties across IL and offers team-based challenges.

Money Minded Illinois – moneymindedillinois.com

The Treasurer's Office has written a standards-based curriculum for first grade through eighth grade, called Money Minded, that is free to any Illinois teacher or school district.

We have created distinct units for each grade level that use informative and engaging activities to teach students about a variety of financial topics. Our curriculum incorporates inquiry-based learning, utilizing reading and writing skills.

Download full materials to use in the classroom at moneymindedillinois.com. Contact Maggie Owen at mowen@illinoistreasurer.gov if you would like to request a teacher print copy.

My Classroom Economy – myclassroomeconomy.org

A classroom management system that teaches students about the principles of roles and responsibilities, immediate vs. delayed gratification, and opportunity costs in financial decision making. A student centered, engaging positive behavior support framework for any K-12 teacher.

Next Gen Personal Finance (NGPF) – ngpf.org

Nonprofit headquartered in California that provides curriculum and PD for personal finance teachers nationwide, targeted to middle school and high school teachers. High school teachers can choose from a Trimester, Semester, or Full-Year course cadence; Spanish resources also provided.

Competitions

Finance & Investment Challenge Bowl – ficbonline.org

- Illinois state competition: financial-pathways.org/our-programs

Future Business Leaders of America (FBLA) – fbla.org

High School Fed Challenge

newyorkfed.org/outreach-and-education/high-school/high-school-fed-challenge

Illinois Economics Challenge – econchallenge.unl.edu/illinois

Illinois Personal Finance Challenge – financechallenge.unl.edu/illinois

Life Smarts – lifesmarts.org

- Illinois state competition – lifesmarts.org/state-competitions/illinois

The Stock Market Game – stockmarketgame.org



Finance and Investment Challenge Bowl

The FICB is a financial literacy learning opportunity where high school students can use their knowledge in a competitive and fun academic challenge. Student teams participate in a live, college-bowl quiz tournament by answering questions that align with the Illinois Economics and Financial Literacy Learning Standards and the Jump\$tart National Standards.

Two nonprofit organizations are collaborating to conduct the FICB in Illinois: Financial Pathways, an Illinois based nonprofit and Asset Builders, a Wisconsin based nonprofit; both with similar missions in promoting financial education for youth.

The FICB is **all about finance** – there is no content from other subjects. We **come to you** by hosting live tournaments around the state. Our in-person interactive format, with students playing through a series of games in a tournament setting, is an effective learning strategy that reinforces lessons already being taught in the classroom and celebrates student achievement in an atmosphere of friendly competition. **The best evidence of the value teachers see in the FICB is the fact that the program is growing and almost all teachers bring students to the tournaments year-after-year!**

HOW IT WORKS

The FICB is a live, college-bowl quiz tournament held as a field trip during the school day. Teams of high school students initially compete in a regional tournament; the teams that finish in 1st- and 2nd- place at their regional tournament advance to the state championship tournament. Both teams that advance to the championship from any given region can be from the same high school.

The preferred number of students on a team is 4. Fewer than that is fine if the number of students from a school who wish to compete doesn't make 4-person teams possible. The teams compete in a tournament bracket. We guarantee 2 games for each team; most teams play more games than that. As long as a team keeps winning, they keep playing! We also have a consolation bracket, so it is never a "one and done" situation.

The schedule for each tournament follows this format:

8:00 am – Light breakfast is served (bagel/donut, coffee, juice, etc.) – no charge

8:30 am – First set of games begin

30 minutes are allotted for each game; play is continuous through the day using a bracket system

12:00 pm - Lunch is served – no charge. Tournament play resumes immediately after lunch

1:30 pm (approx.) – Championship game concludes; trophies presented and photo opportunity!

HOW TO SIGN UP

Teachers can register teams in several ways:

- contact Tere Wang of Financial Pathways at tere@financial-pathways.org and/or call 646 326 4678
- contact Richard Entenmann of Asset Builders at info@assetbuilders.org and/or call 608 663 6332

The registration fee is \$25 per team. If the fee is a barrier to participation, teams can receive a scholarship upon request. Schools can bring multiple teams and sometimes as many as 4 or 5 teams, depending on the level of interest at any given tournament. Teachers are encouraged to register teams early and not wait until the deadline.

It is the responsibility of the teacher/school to arrange transportation and subs.

HOW STUDENTS SHOULD PREPARE

The FICB aligns with learning standards in personal finance and economics. The FICB questions ONLY have to do with finance - they do NOT include material from non-finance related subjects.

If students are already taking classes in personal finance, economics, marketing, or the like, they will know enough to be competitive and have fun. They may not know all the answers, but the point of the FICB is education!

- Please take a look at these videos taken at previous tournaments:
<https://www.youtube.com/channel/UCKKGLDHSInlaKw6OWsMXEnA> - a picture is worth 1,000 words!
- Broad guidance as to the topics that may be tested at the Challenge Bowl may be found at:
<https://ficbonline.org/about-the-ficb/ficb-content/>
- Sample question sets from previous school years and a set of the game-day rules can be found at:
<https://ficbonline.org/sample-question-sets/>

WHAT DO OTHER TEACHERS SAY?

“Thank you so much for organizing such a meaningful and impactful event. The Challenge Bowl was a tremendous success, and we’re deeply grateful for the opportunity to participate. Congratulations to all the participating teams for their hard work and sportsmanship. We look forward to an even bigger and better Challenge Bowl next year.” – K. Jamison, Whitney Young High School

“Thank you for organizing and running the Challenge Bowl. We're very glad we could be a part of the competition this year. My students enjoyed and appreciated the entire day. The format is excellent, and even though they wished they could've done better, they learned a lot. We look forward to participating again next year.” – K. Kreykes, Chicago High School for Agricultural Sciences

“Thank you for having us! We all had a blast and learned so much in a fun way. Here is a pic of everyone from lunch. I have shared how beneficial this whole experience was to several other administrators at other schools and they would like to participate next year.” – A. Gaffar, College Preparatory School

“All of my students had such a wonderful time playing and learning on Friday. We are eager to continue participating as long as we are able!” – A. Lurigio, Fenton High School

“I enjoyed watching the students learn and grow their finance knowledge as they competed in a fun competitive environment.” – T. Miller, Cary-Grove High School

“GET A SUB FOR THE DAY? I know planning for a day away from school means three times the work; however, the FICB is one of those rare events that is actually worth it. If you want to get your students excited about financial literacy...look no further...this event is the carrot! The first day of school this year I had several students come and ask me, ‘When is the FICB? I want in!’ I promise both you and your students will have a great time...I belly laugh several times throughout the day watching my students enjoy the thrill of victory and also be humbled by the agony of defeat all while learning about financial literacy.” – P. Kubeny, Rhinelander High School.

“I witnessed a life-changing experience for two Hispanic, poverty-stricken students.... after all, society expects Hispanic males to drop out of high school and work in low-paying jobs. The students were victorious and took first place in the Challenge Bowl and are now outstanding students at UW-Madison. They learned from the Bowl to compete and WIN!” – V. Kalman, Milwaukee South Division High School

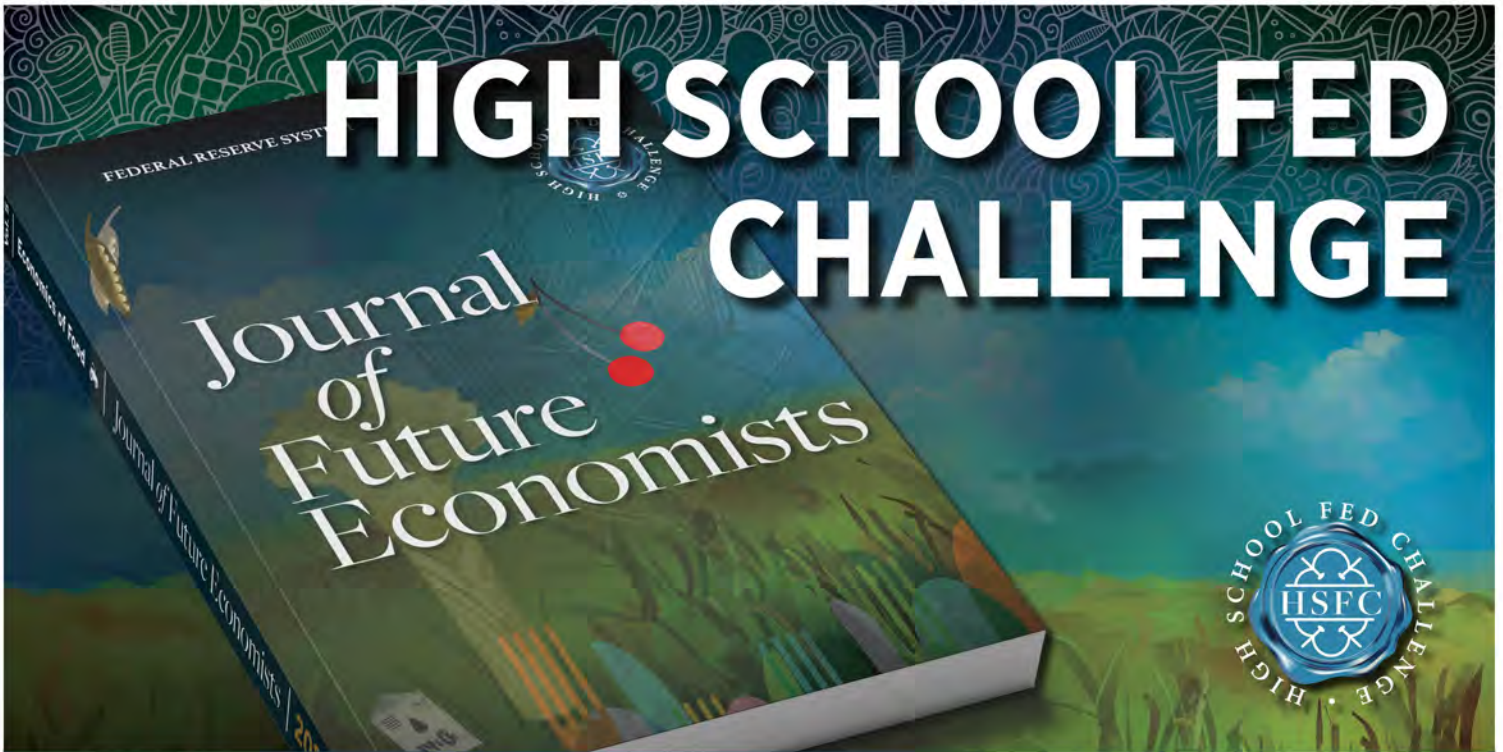
“Our students really enjoyed the day, and a few students commented that they appreciated hearing that there are so many different career opportunities in the financial sector. That's an added bonus to the financial literacy education goal of the day. In the words of one of my students, ‘We got it handed to us, but we still had fun!’” – L. Fischer, Kimberly High School

“Ok, wow, I have to cut this off at some point. Can we add an EIGHTH team?” J. Holter, West Salem High School

TENTATIVE ILLINOIS SCHEDULE FOR 2026-27 SCHOOL YEAR

TOURNAMENT	LOCATION	DATE
Chicago Regional 1 Tournament	Malcolm X College	Jan 2027
Chicago Northwest Regional Tournament	Judson University	March 2027
DuPage Regional Tournament	TBC	TBC
Chicago Regional 2 Tournament	Northeastern Illinois University	Jan/March 2027
Chicago Regional 3 Tournament	Federal Reserve Bank of Chicago	April 2027
Illinois State Championship	Federal Reserve Bank of Chicago	April 2027
1st and 2nd place teams from each region will advance to the Illinois State Championship!		

HIGH SCHOOL FED CHALLENGE



Communicating Economics

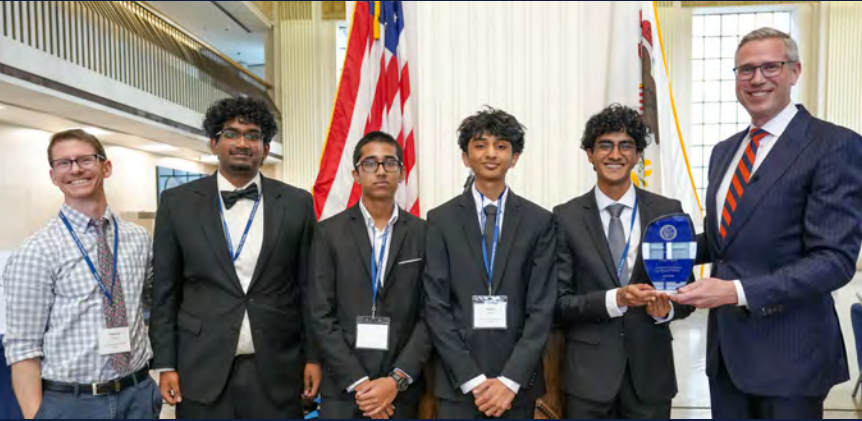
- **The High School Fed Challenge is a research and writing competition** that aims to encourage students in grades 9 - 12 to learn more about economics and promote interest in it as a subject for study and the basis for a career.
- Student teams pursue an opportunity to be published in the ***Journal of Future Economists***.
- **This experience will prepare students for academic success** at the collegiate level and help students build analytical and communication skills for use in their future careers.

For more information, please visit: nyfed.org/HSFC





Empower Your Students to be Financially Savvy



This nationwide team competition provides high school students with the opportunity to learn and demonstrate their money management skills.

Scholarships will be awarded to first and second place teams in Illinois State Finals. Amounts listed for each team member.

- 1st Place: \$1,500 scholarship
- 2nd Place: \$1,000 scholarship

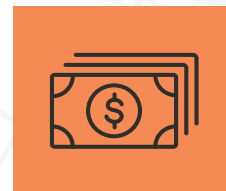
Free Classroom Resources

How It Works:

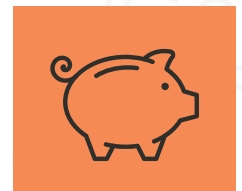
1. Teachers register teams online
2. Students take the online exam in **Fall** or **Spring**
3. Top teams compete in-person at Illinois State Finals
4. Winning team from Illinois competes at National Finals



Earning Income



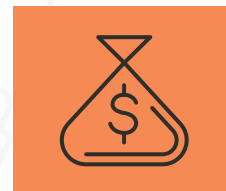
Spending



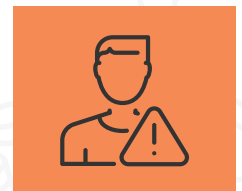
Saving



Managing Credit



Investing



Managing Risk



Register Today at FinanceChallenge.unl.edu/illinois