



MARYLAND
COUNCIL ON
ECONOMIC
EDUCATION

Supporting the Proposed MD Personal Financial Literacy Standards

Alignment with MCEE Programming | MACTA Fall Conference, October 7, 2026

Agenda

- MCEE – Who We Are and What We Do
- The New Personal Financial Literacy Standards
 - From 6 standards to 8: the crosswalk
 - What's genuinely new
- How MCEE supports CTE
- Student programs & enrichment
- Professional development & curriculum partnership
- AP Business with Personal Finance
- Call to action

Who We Are

“Equip PreK–12 educators with the tools and resources to build students’ financial capability and economic understanding, creating financially empowered Marylanders.”

- A nonprofit based at Towson University’s College of Business and Economics
- An affiliate of the Council for Economic Education (CEE)
- Serving PreK–12 educators and students across Maryland’s 24 school systems

What We Do

- **Student programs.** Stock Market Game, Personal Finance Challenge, Economics Challenge, InvestWrite, Poetry & Poster Contests, Invest in Girls.
- **Teacher PD.** Free workshops, webinars, and custom training for professional days.
- **Curriculum consulting.** Standards-aligned curriculum development with Maryland school systems.
- **Classroom resources.** Curated, standards-aligned lessons for PreK–12 classrooms.

The Proposed PFL Standards: Why This Matters Now



Public comment is open now. MSDE's proposed Personal Financial Literacy Standards comment period runs through October 16, 2026.
<https://marylandpublicschools.org/programs/pages/cte/cte-programs-feedback.aspx>



This is a restructuring, not a relabeling. The proposal moves from 6 standards to 8, with real content shifts inside them.



MSDE ask: encourage your teachers and curriculum staff to review the drafts and submit feedback before the window closes.

Today: The Current Six Standards

Grades 3–12 · COMAR 13A.04.06 · in effect since 2011

1

**Make Informed, Financially Responsible
Decisions**

2

Relate Careers, Education, and Income

3

Plan and Manage Money

4

Manage Credit and Debt

5

Create and Build Wealth

6

Manage Risks and Preserve Wealth

Proposed: Eight Draft Standards

K through grade 12 · open for public comment through Oct 16, 2026

1

Earning & Income

15 indicators

2

Spending & Consumer Skills

17 indicators

3

Saving

15 indicators

4

Investing & Building Wealth

17 indicators

5

Credit & Debt Management

17 indicators

6

Risk Management & Protection

17 indicators

7

Financial Decision-Making & Behavioral Finance

17 indicators

8

NEW STRAND

Financial Identity & Digital Safety

15 indicators

From 6 Standards to 8: The Crosswalk

Current (6 Standards)	Proposed (8 Standards)	Change
1. Informed Financial Decisions	7. Financial Decision-Making & Behavioral Finance	Expanded
2. Careers, Education & Income	1. Earning & Income	Expanded
3. Planning & Managing Money	2. Spending & Consumer Skills	Expanded
4. Managing Credit & Debt	5. Credit & Debt Management	Expanded
5. Saving & Building Wealth	3. Saving and 4. Investing & Building Wealth	Split
6. Managing Risk	6. Risk Management & Protection	Expanded
(none)	8. Financial Identity & Digital Safety	New

At First Glance - What's Genuinely New

- **Financial Identity & Digital Safety (new).** Fintech, data protection, secure financial identity online.
- **Behavioral Finance (expanded).** Cognitive biases, emotions, social pressure, systemic factors.
- **Earning & Income (expanded).** All forms of income, career-based financial security planning.
- **Saving (split out).** More types of Savings options, including tax advantaged.
- **Risk Management & Protection (expanded).** Adds government safety-net programs alongside insurance.
- **New Standards Cover K-12, not just 3-12 – Each Standard has Indicators Spread Out Among 5 Grade Bands: K-2, 3-5, 6-8, 9-10, 11-12**

How MCEE is Prepared to Assist with This Transition (What we offer School Systems)

- Focused Professional Development for School Systems and for Individual Teachers
- Curriculum Assistance and Consulting
- Lesson Library - Searchable by Topics and Standards
- Student Facing Programming With Lessons that Align With the Standards

MCEE Student Programs & Enrichment

- Stock Market Game
- Personal Finance Challenge
- Economics Challenge
- InvestWrite Essay Contest
- Poetry Contest · Poster Contest
- Invest in Girls
- Family Financial Fun Nights (Elementary)

Where MCEE Already Delivers

Proposed Standard	MCEE Program Fit
1. Earning & Income	Economics Challenge · Personal Finance Challenge · PD, Lesson and Curriculum Support
2. Spending & Consumer Skills	Personal Finance Challenge · PD, Lesson and Curriculum Support
3. Saving	Personal Finance Challenge · Stock Market Game · PD, Lesson and Curriculum Support
4. Investing & Building Wealth	Stock Market Game · InvestWrite · Invest in Girls · PD, Lesson and Curriculum Support
5. Credit & Debt Management	Personal Finance Challenge · PD, Lesson and Curriculum Support
6. Risk Management & Protection	Personal Finance Challenge · PD, Lesson and Curriculum Support
7. Decision-Making & Behavioral Finance	PD, Lesson and Curriculum Support
8. Financial Identity & Digital Safety	PD, Lesson and Curriculum Support

Professional Development & Curriculum Partnership

- **Workshops & webinars.** Free in-person and virtual sessions on personal finance, economics, and entrepreneurship.
- **PD during your professional days.** Custom training at the start of the school year and on designated PD days throughout the year.
- **Curriculum consulting & development.** We've helped school systems build personal finance and economics curriculum tied to graduation requirements, and align CTE, mathematics and social studies courses.
- **Curated, standards-aligned lessons.** A Lesson Repository is in development to be released in November and expanded to match new PFL standards preK-12.

AP Business with Personal Finance

- **New course launching 2026-27.** College Board's AP Business with Personal Finance course arrived statewide this year.
- **MCEE can bridge the gap.** The new state standards and the new AP course overlap heavily, so MCEE support can serve both at once.
- **Upcoming: Teacher Roundtable, Dec 2, 2026, 7 PM.** Free, teacher-led discussion of first-year lessons learned. Encourage your teachers to register. Supervisors and Coordinators welcome!

Call to Action

- **Submit standards feedback** before October 16, 2026.
- **Book MCEE for a PD day** or a **schedule a time** when we talk about ways MCEE can support your work.
- **Register for upcoming workshops and webinars, including the Teacher Roundtable** on AP Business with Personal Finance, December 2, 2026.
- **Encourage** your teachers to register their classes in our student facing programming (Stock Market Game, Personal Finance Challenge, Economics Challenge)
- **Contact MCEE** at econed.org to get started.

Upcoming Events (Additional Information is at Our Table)

- 10/8 – Teaching Supply, Demand, and Markets in K-5 with Hands-On Activities
- 10/14 – ETFs, Index Funds & Passive Investing Explained for Teens
- 10/21 – The Maryland Economy: Regional Economic Drivers Across the State (TU)
- 10/24 – **In Person – FTE Workshop Entrepreneurship: Economics of Innovation**
- 10/27 – Can You Learn Something New from the Story of Peggy Stewarts - Book Lesson
- 11/10 – Advanced Stock Market Game Webinar
- 11/11 – Math Meets Money: Financial Literacy Through the Math Classroom
- 11/12 – Money Monsters: Building Financial Capability through Story Time
- 11/18 – From Classroom to the Competition (Personal Finance Challenge)
- 12/2 – AP Business with Personal Finance: Teacher Roundtable

Entrepreneurship: Economics of Innovation

A one-day workshop presented by the Foundation for Teaching Economics (FTE)

ABOUT THE WORKSHOP

- Day-long, in-person PD led by FTE, exploring entrepreneurship through core economic principles
- Covers the role of entrepreneurs, market structures, economic institutions, and business ethics
- Interactive elements: self-assessments, supply-and-demand simulations, global market analysis
- Addresses current issues: supply chains, AI, international trade, business plan development
- Ideal for teachers of entrepreneurship, economics, US history, and business courses
- Works as standalone activities or a full semester-long framework

Presented as part of: **Economic Education Month**

DATE & TIME

Saturday, October 24, 2026

8:30 AM – 2:15 PM

LOCATION

SECU Credit Union – Corporate Business Office

971 Corporate Blvd, Linthicum Heights, MD 21090

STIPEND: \$100 upon completion, plus your \$25 deposit refunded

CREDIT: 6 PD points, or college credit through FTE

REGISTRATION

- Limited to 30 participants; advance registration required
- Register by October 12, 2026
- \$25 deposit required, refunded upon attendance and completion
- Open to full-time educators for the 2026–2027 school year





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Thank You

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