



MARYLAND
COUNCIL ON
ECONOMIC
EDUCATION

Empowering CTE Classrooms: What MCEE Can Do For You

MCTA Spring Conference

March 20, 2026

Our Mission

The mission of the Maryland Council on Economic Education is to equip Pre K - 12 educators with tools and resources to build their students' financial capability and economic understanding, creating financially empowered Marylanders.

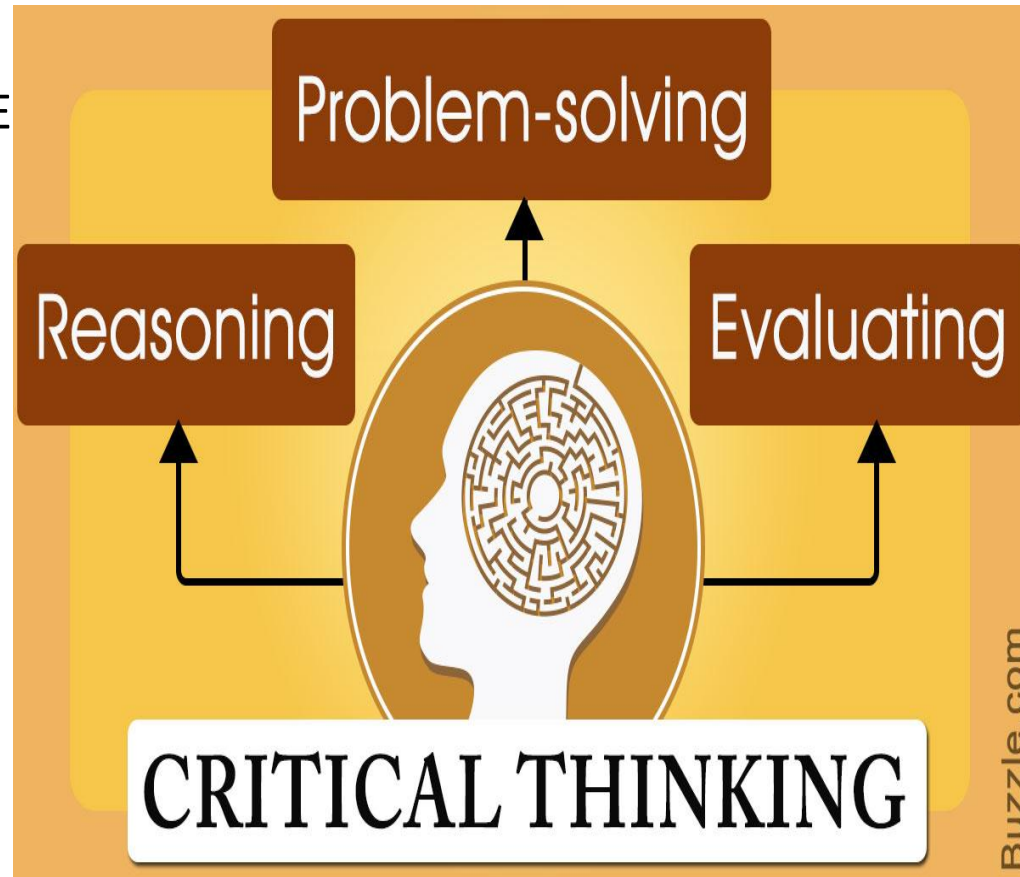
I Wish I Would Have Taken That Course in High School!

**Learn Economics,
Understand Your World.**

MRU

Why MCEE Matters for CTE

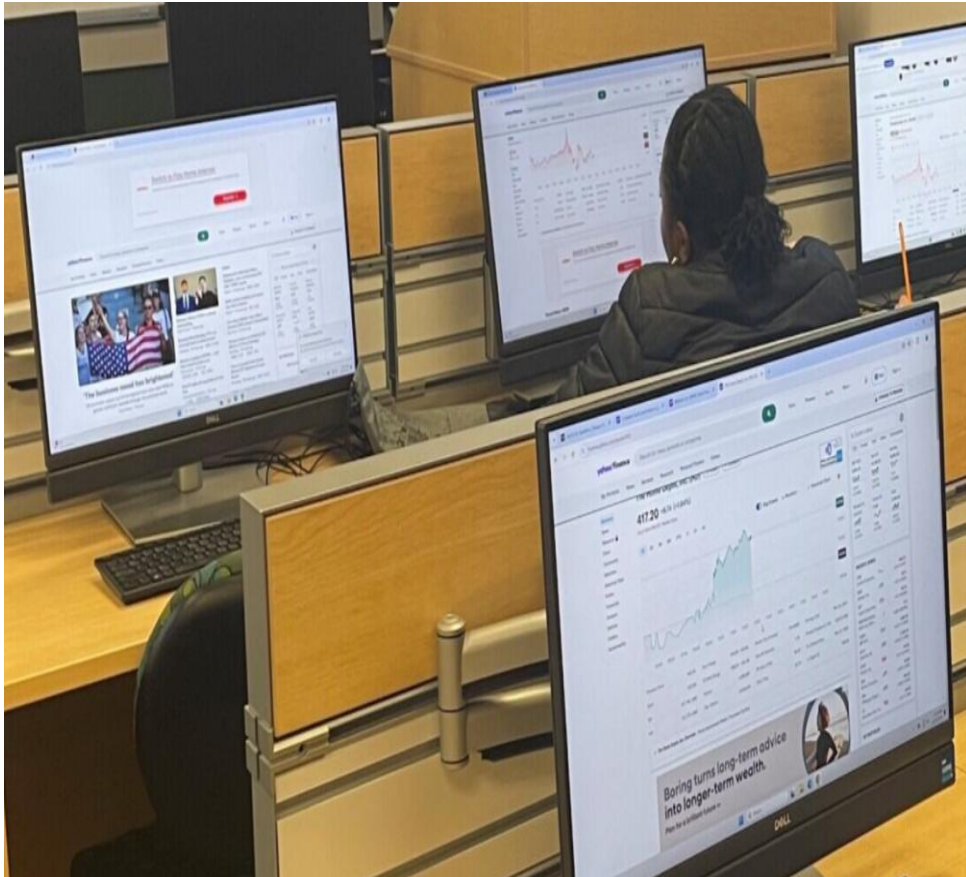
- Aligns with MSDE Content Standards for CTE programs
- Promotes project-based learning
- Develops 21st-century skills



MCEE is here to support teachers in helping every student thrive—financially, academically, and professionally.

- Builds Financial Capability
- Fosters Entrepreneurial Thinking
- Develops Critical Life & Career Skills
- Supports Academic & Career Pathways
- Engages Students Through Real-World Learning

Personal Financial Literacy & Real-World Readiness



- MCEE
 - Provides **state-aligned personal finance curriculum** covering budgeting, credit, savings, taxes, insurance, and investing.

Professional Development

- MCEE helps with:
 - Free in-person and virtual workshops
 - Custom training for personal finance, econ, entrepreneurship
 - Career Readiness

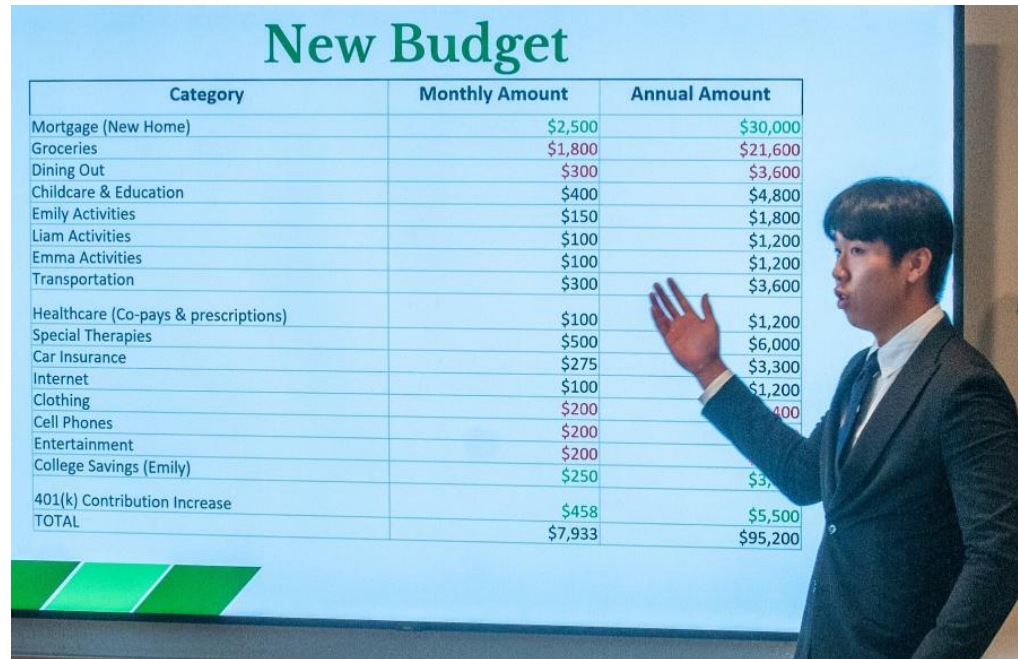


Entrepreneurship & Careers

- MCEE helps with
 - Career-focused budgeting, credit, risk management and investing lessons
 - Financial tools for aspiring entrepreneurs, i.e. The Stock Market Game



Career Readiness & Employability Skills



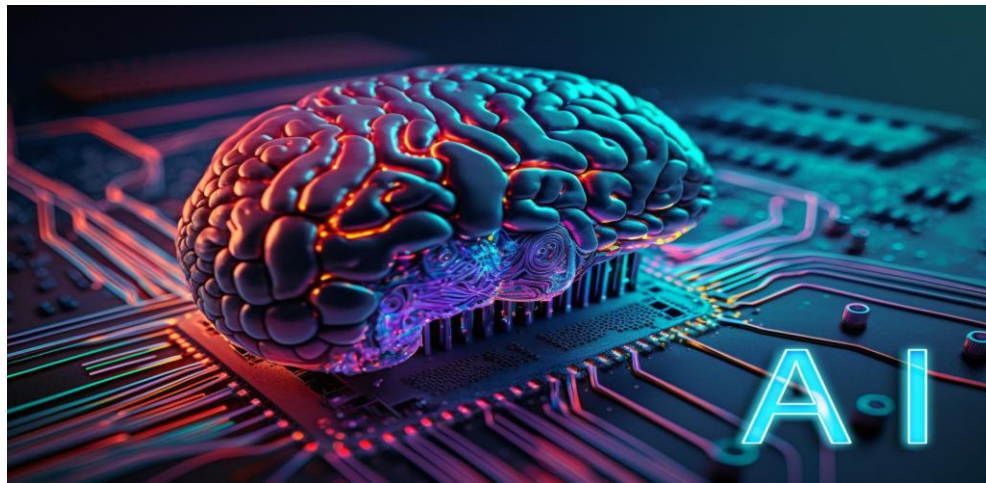
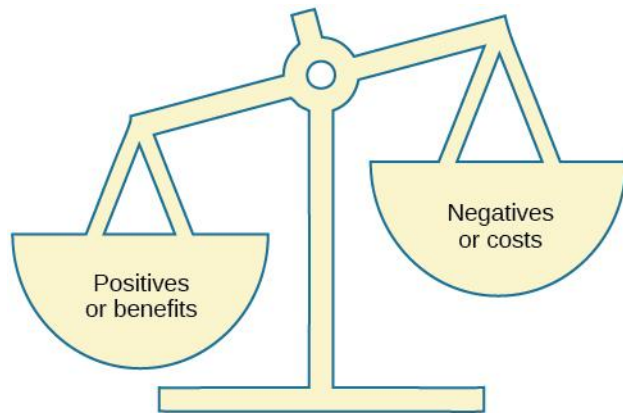
New Budget

Category	Monthly Amount	Annual Amount
Mortgage (New Home)	\$2,500	\$30,000
Groceries	\$1,800	\$21,600
Dining Out	\$300	\$3,600
Childcare & Education	\$400	\$4,800
Emily Activities	\$150	\$1,800
Liam Activities	\$100	\$1,200
Emma Activities	\$100	\$1,200
Transportation	\$300	\$3,600
Healthcare (Co-pays & prescriptions)	\$100	\$1,200
Special Therapies	\$500	\$6,000
Car Insurance	\$275	\$3,300
Internet	\$100	\$1,200
Clothing	\$200	\$2,400
Cell Phones	\$200	\$2,400
Entertainment	\$200	\$2,400
College Savings (Emily)	\$250	\$3,000
401(k) Contribution Increase	\$458	\$5,500
TOTAL	\$7,933	\$95,200

- MCEE helps with:
 - lessons that integrate **economic reasoning and critical thinking**— vital in any career path.
 - Student programs that allow for **soft skill development**: goal setting, planning, evaluating options, and communicating choices

Getting Students Ready for Careers

- Making Career Choices Involves Both:
 - **Financial Concepts** to Consider and Evaluate:
 - Trades (costs for tools and equipment, licenses and certification costs, other trades-related costs and expenses)
 - College (tuition, books, room and board, etc)
 - **Economic Concepts** to Consider and Evaluate (what is the current and future labor market for various career choices, how will new technologies affect career choices)



Don't Forget to Teach Opportunity Cost

- Going to College may cost your students to give up (or delay) some other career option that does not require a college degree.
- Going into the trades may cost your students to give up (or delay) the opportunity to experience “college life”.

**OPPORTUNITY COST is
the highest-valued
foregone alternative
when any choice is
made.**

Two Really Good Resources

- **Two Cents Videos**
- Public Broadcasting Service (PBS) has a whole series of short (and engaging) videos
 - This URL is for a 7-minute Two Cents video “Is Your Job Future Proof”
 - <https://www.pbs.org/video/is-your-job-future-proof-fyl8pu/>
- **The Bureau of Labor Statistics Occupational Outlook Handbook**
 - www.bls.gov/ooh
 - Great source of information about careers and career choice (with an activity lesson for students)

Enrichment and Student Engagement Opportunities

- MCCE helps with:
 - Stock Market Game
 - Personal Finance Challenge
 - Economics Challenge
 - InvestWrite Essay Contest
 - Poetry Contest
- Our Website is
 - www.econed.org

