Students Receive Crash Course in Personal Finance at Mound Westonka High School Reality Fair

Car shopping, insurance and the cost of child care might be typical water cooler talk in the faculty dining room, but it was rare to see Mound Westonka High School students engaged in these topics at school on a Wednesday morning.

Nearly 400 MWHS juniors and seniors received a crash course in personal finance at the school’s first Financial Reality Fair on Dec. 11. The exercise, sponsored by the MWHS DECA Chapter and put on by Wings Financial, tested students’ financial literacy in “real-world” situations, such as deciding on the best child care option and whether they should buy a new or used car.

Participants were each given a job, salary and family description prior to the event. Then - equipped with a ledger, a blank check and a pretend debit card - students visited various stations set up in the MWHS gymnasium to try to manage their household budget. The stations, staffed by more than 30 volunteers, allowed students to pay utility bills, find child care, buy a car, decide whether to rent or buy a home, and make decisions about other items including groceries, insurance, entertainment and charitable donations.

The simulation was meant to represent a snapshot of one month's spending. The conversations students had with the professionals at each station helped them understand what they could and could not

From the Chair

It has been truly amazing to watch educators from across the state rise to the challenge of preparing distance learning plans for students from Pre-K through Grade 12. What seemed unimaginable just a few weeks ago, is now taking place in school districts from Wayzata to Warroad and beyond.

In the midst of this, it is easy to forget that the 2020 legislative session is still underway – albeit in a format unlike anything we have previously seen. AMSD will continue to work with our state policy-makers as we seek support for the resources our schools need to carry out the directives in the Governor’s Executive Order – providing high quality distance learning, distributing meals to students, and providing child care for the children of our health care professionals and other essential employees. Please continue to communicate regularly with your local legislators and encourage them to address AMSD’s 2020 Legislative Priorities. Thank you in advance for your help and for everything you are doing for our students!

Andrea Cuene, school board member, Wayzata Public Schools, is chair of AMSD.
Increasing Financial Literacy With Hands-On Experience

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afford based on their income.

“We brought awareness to students about how much things like groceries and daycare actually cost,” said MWHS junior Avery Robbins, one of the event organizers. “Many students’ eyes were opened to how much your credit score matters, and students learned that it is better to choose the cheaper option rather than the nicest option and face debt later on, and so on.”

Robbins and juniors Katie Clarke and Trent Kelly helped plan and manage the event as part of a DECA Chapter Project - a group project involving a large-scale activity or activities that makes a positive impact in a school or community. The students will present a 30-page paper and presentation on the MWHS Financial Reality Fair at the state DECA competition in March.

Clarke explained that the reality fair was different than past MWHS Chapter projects because it addressed a specific student desire for more financial literacy. “Students are always talking about how they don't know enough about money, especially when it comes to being an adult,” Clarke said. “This event addressed that problem exactly.”

“One station, "Wheel of Fate," had students spin a wheel to randomly experience an unplanned positive or negative event, such as winning a karaoke contest or replacing a flat tire. Adding more unpredictability to the scenario, a roaming police officer handed out tickets for good deeds (which earned students extra money) or fined students for infractions such as loitering or texting while driving. Similarly, a nurse charged students for trips to the ER and rewarded them for things like getting a flu shot.

Clarke said that her favorite part of the event was seeing students who “really got into it.” “I saw amazing student engagement, as some students even dressed up for their occupation,” Clarke said. “We received a lot of positive feedback from students, volunteers and even administration. It was successful enough for me to want to do it again.”

According to Kelly, the high level of participation and engagement by the MWHS students shows that teenagers want to be financially literate. “Students care about their futures and want to invest in themselves to make their lives better,” said Kelly.

Even in a short amount of time, students gained valuable information from the hands-on experience. For example, in a pre-event survey when asked how confident they were in their knowledge of purchasing a car, the majority of students voted 1 out of 5. On the post-event survey, the majority of students voted 3. Students' knowledge of creating a budget and reading a pay stub also improved significantly following the simulation.

MWHS Assistant Principal Marty Fischer thought that the event definitely filled a need. “While we know there are several staff members at MWHS who are working to increase financial literacy in their classroom instruction, we still do not have enough financial literacy programs in place for students, and this event was a huge help to start or continue the conversation,” Fischer said. “Giving our students as much information as we can related to the financial ‘realities’ of life is important as they head out to life after high school. We hope that this complements what parents are talking about at home.”

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This month’s member spotlight was submitted by Becca Neuger, Communications Coordinator, Westonka Public Schools.
The 2019-2020 school year will be forever remembered as the year that was cut short by the COVID-19 pandemic.

From Gov. Walz’s Executive Order 20-02 on March 15 to temporarily close schools, to Executive Order 20-19 implementing distance learning March 30-April 30 (and possibly beyond), the month of March — during the height of the Minnesota Legislative session — has been an unprecedented and unpredictable ride.

Since March 15, the state Department of Education has worked tirelessly to distribute multiple resources for Minnesota school districts, from full guidance on school closure to Distance Teaching and Learning Implementation Guidance.

Links to these documents and more information, including the Governor’s latest updates as well as federal guidance, are available on AMSD’s website which now has a page dedicated to serve as a clearing house for COVID-19 information.

View more: www.amsd.org/covid

Since the March 15 Executive Order, school districts across the state have mobilized to not only plan for extensive distance learning in the wake of the pandemic, but also to distribute meals to students and provide child care for the children of the state’s emergency responders, health care professionals and other critical and essential employees.

The work has been nothing short of amazing. Each and every AMSD member school district has stepped up to meet the needs of their students and community. Just a few examples of the incredible work being carried out is highlighted below.

Saint Paul Public Schools was among the first to receive praise and attention — directly from the Governor himself: The Governor’s son attends SPPS.

In among one of his first press conferences discussing his plans to shutter schools statewide, Gov. Walz singled out the work of the estimated 6,000 SPPS employees and Supt. Joe Gothard.

“At about 4:30 this morning I received information from SPPS dealing with my 13 year old,” the Governor said. “The sense of passion and the buckling down that must have happened … As a parent I feel so incredibly comforted. As Governor, I feel so incredibly proud. In Saint Paul, they have risen to the occasion.”

SPPS certainly earned the praise.

As the state’s second largest district, SPPS is a 1:1 district with iPads for almost every student. Over the two-week planning period for distance learning, the district distributed an estimated 97 percent of its 37,000 iPads — with more than 18,000 of those going home with elementary school students. SPPS also delivered an additional 1,000 to students who were unable to pick them up directly.

And that was just for learning. Meanwhile, SPPS’ nutrition services also teamed with the Transportation Department and more to serve or deliver more than 68,000 meals — over just three
“Our ‘Brady Bunch’ reenactment is famous!”

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days. SPPS also provided meals from its food truck every weekday during its spring break.

“The incredible challenges we faced have been met with your best efforts and work,” Gothard later said to the SPPS staff. “You make me proud and I appreciate you all.”

Saint Paul’s work, of course, wasn’t unique. Districts throughout AMSD have responded in kind.

Anoka Hennepin Schools Supt. David Law has regularly Tweeted multiple messages of support per day to the staff and community of the state’s largest school district he manages — announcing everything from how its 26 elementary sites were open to provide child care to essential workers to plans to provide meals to students and families from almost 50 locations.

Law specifically praised the district’s extraordinary work preparing for distance learning. “I am aware of the fear and uncertainty that is rampant in our community,” he said. “I admire the thousand plus employees showing up today to support our students and families.”

The district even received a national shout out (in a manner of speaking), as they just prepared for distance learning using Zoom. The third grade team from Monroe Elementary produced a video inspired by the opening tiles of “The Brady Bunch” theme — and the clip was featured on the national news program “CBS Sunday Morning,” in a segment about working from home.

“Our ‘Brady Bunch’ reenactment is famous!” Tweeted third-grade teacher Chelsea Regan.

Law isn’t the only superintendent to keep spirits high throughout these new challenges.

Supt. Daniel Bittman of Elk River has been Tweeting often a half-dozen times a day or more with messages of encouragement (“A great first day of distance learning, wonderful conversations with staff, 5000+ meals served, and tireless efforts behind the scenes making connections with kids! Proud superintendent!”). Supt. Teri Staloch has Tweeted out nearly daily messages of support as well as even a video of thanks to Prior Lake community on the eve of distance learning. (“I am excited for us to collectively transform education as we continue to love & support each each other!”)

And ISD 622 Supt. Christine Tucci Osorio has lifted the spirits of the North St. Paul-Maplewood-Oakdale staff with regular video messages that address nearly every aspect of the ISD 622 distance education plan — from the daily teaching and learning schedule, to how the transportation team remains engaged, to food service.

And serving meals has hardly stopped for AMSD districts. Indeed, with distance learning, it has just transformed. Districts across AMSD have worked to deliver meals to as many students as possible.

While SPPS began using its bus fleet to deliver meals to student bus stops, Fridley, Inver Grove Heights, Bloomington.

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Rochester and Minneapolis — often translating its messages into multiple languages — have all been reaching out to their respective families to offer meal pickup and deliveries. South St. Paul Public Schools has been reaching out to the community and families on multiple platforms with dozens of social media posts to promote its service of more than 1,500 emergency meals in just one day, as well as its distance learning plans, material pickups (“We got materials to 730 students today. I am sunburned and exhausted, but couldn’t be prouder of the staff that helped and the families we serve!” wrote Lincoln Center Principal Mike Fugazzi).

White Bear Lake Area Schools has partnered with the St. Catherine University Nursing Department to provide a free Bear Care Health & Wellness Clinic, open to all district students from birth to 21 to provide physical exams, strep tests and treatment, ear infection tests and treatment, and more. White Bear Lake Area Schools has also set up a Support Hub with information about mental health and well-being, crisis services, community resources, and more.

And, in an extraordinary demonstration of responding to a critical need, Wayzata Schools donated 1,000 Nitrile safety gloves — and 400 N95 respirators for emergency worker protection to Hennepin County.

“WOW!,” Hennepin County responded. “Shoutout to very generous protective gear donations today. Thanks to ALL donors! Grateful!”

WOW! Shoutout to 2 very generous protective gear donations today:

@wayzataschools donated 400 N95 respirators & 1000 Nitrile gloves

@UofStThomasMN donated 30 boxes of gloves, face shields, N95 respirators & Tyvek suits

Hennepin.us/residents/emerg...