

The Kansas Business Teacher

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Denise Parr
KBEA President

An accomplishment is defined as something done admirably or creditably; fulfillment. Personal fulfillment or accomplishment is a human characteristic that most people have a desire or need for. As teachers, we generally find accomplishments, small or large along the way in our profession. These may turn out to be with students in the classroom, personal achievements, or professional goals. I recently began the process of implementing a chapter of National Business Honor Society at our high school. There was some basic paperwork and research to be done to get started, but my goal in the end is to expand the fulfillment of

To Accomplish or To Be Accomplished

business education in student's lives who have spent time in our classes and to provide another opportunity of accomplishment for the students to add to their post-high school resume.

When teachers attend conventions or workshops, we generally want to apply new strategies to our curriculum upon return to our classrooms. This was my ambition when I sat in the session at Mountain Plains last June listening to the benefits and requirements of a National Business Honor Society chapter. The session sparked a great interest in me to reward and honor the students who I have had in many classes and to instill a dynamic view of business education to them. Let's face it, students don't get near as excited about our content as we do. So why not take the ones who evidently have some interest and broaden it into an accomplishment.

If this is something that you believe you would like to incorporate at your school, check out the guidelines at the National Business Education Association website, www.nbea.org. If you don't want to get that ambitious, start with a smaller accomplishment; submit a lesson plan to next year's Share-An-Idea contest to win some money for your hard work on your lesson plan. Better yet, give an honor to another business teacher by submitting their name as a nominee for one of the KBEA educator awards. It is a wonderful achievement and highly honored. Information can be found at www.ksbea.org about Share-An-Idea and the educator award submissions. In the words of Vince Lombardi, "It is time for us to stand and cheer for the doer, the achiever, the one who recognizes the challenge and does something about it." Let that next doer be YOU!!



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Financial Literacy

A New Model for Educating Teens on Personal Finance



Credit card bills, debt, saving, and investing are not top of mind for most high school students, yet the financial decisions they make today will have long-term effects on their lives. Poor financial awareness jeopardizes teens' ability to succeed in today's complex and competitive environment. In this economy, students nationwide are experiencing greater financial stress and need for preventive financial education.

In response to the growing financial struggles students are facing, the Kansas Banking and Securities Commissioners have partnered with EverFi to educate students on making smart financial decisions. This public private partnership is allowing all students in the state of Kansas to have access to EverFi's award winning, online personal finance course at no cost to schools.

This course is a 10 module, 6-hour co-curricular program that covers over 600 topics including credit scores, budgeting, insurance, credit cards, student loans, mortgages, taxes, stocks, savings, 401k's and other critical concepts. The platform tracks individual student progress and knowledge gain and provides students who successfully complete the course with a

Certification in Financial Literacy that can be a powerful tool for job applications, college search and internships.

"EverFi is such a great tool to add into any business course. Here in Lincoln, we added it to our Personal Finance class. It matches up great with the Dave Ramsey Financial Peace University curriculum that we were already using. The kids really enjoy the lessons."

-Nate Naasz, Lincoln Jr/Sr High School

EverFi is currently enabling students in more than 3500 K-12 schools in all 50 states this year. By utilizing the latest technology, including rich media, high-definition video, gaming, and avatars, EverFi platforms are educating children and teens on critical subjects that will carry them throughout their lives. And since most public schools do not have the fiscal resources to fund financial literacy education, the partnership between EverFi and the Kansas Banking and Securities Commissioners in a valuable and unique opportunity to create an entirely new system and drive innovation in public schools.

Additional Facts on Financial Literacy

According to a 2008 survey conducted by the *Jump\$tart Coalition for Personal Financial Literacy*, 32% of high school seniors use credit cards, but more than half of these students did not know that paying off a credit card more slowly will result in higher finance charges. The situation only worsens as these students go off to college. A staggering 75% of college students have credit card debt, with an average balance of \$2200. And that's just the tip of the iceberg. The survey also found that:

- 💰 83% of high school seniors did not know that stocks are likely to yield higher returns than savings bonds, savings accounts and checking accounts over the next 18 years.
- 💰 60% of high school seniors did not know that they could lose their health insurance if their parents become unemployed.
- 💰 64% of high school seniors did not know that a house financed with a fixed-rate mortgage is a good hedge against a sudden increase in inflation.
- 💰 52.3% percent of the high school students did not know that they could check their credit report free for once a year.

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Northeast Director Article Changing Times

By Irma Jean Blaha, Northeast Director



Business Education has faced many changes with new career pathways and technology updates, but we as educators must continue to strive to address the soft skills needed in the workplace. New employees are well educated in the changing technology and latest trends in the market; however, there are several weaknesses that they display. According to personal contact with employers, these weaknesses include: proper e-mail etiquette, customer service, telephone etiquette, work ethic, timely follow thru, and lack of public speaking skills. While a few of these

areas can improve with further education and training, some of these weaknesses should be instilled as the individual prepares for the work force.

Challenging youth to participate in community service projects, organizational activities, and public speaking events could be an avenue to help them enhance each of these weaknesses. Training the students to contribute both their time and talents, while in high school, will be a positive link to prepare them for employment. Addressing phone and e-mail etiquette can be implemented when applying for scholarship, college or vocational campus visits. Employers might

provide mentor programs to help improve the individuals in this area or put employees on personal development plans; however, if improvement isn't made termination is likely. Their transition to the next level whether college, vocational training, or employment will be more successful if we continue to address issues that the employer observes with the new employee. As educators we cannot teach only content from a textbook, we must keep exposing students to the many obstacles they will face in the work force. We can open many positive doors to prepare the students for a successful future.

2011 Keynote Speaker

Kevin Saunders

Kevin Saunders grew up in Downs, KS, but he was in a grain elevator dust explosion in Texas in 1981. He was blown over a 2-story building and landed in a concrete parking lot 300 feet from where he'd been standing moments before. He was paralyzed from the chest down at the age of 23.

His life's philosophy became "Play the hand you're dealt." His accomplishments include becoming the world's all-around wheel chair athlete. His very attendance at the 2011 KBEA Convention was an inspiration and a demonstration of the courage, perseverance, and determination he said he learned from his teachers.

Kevin used video clips to share his story and to encourage teachers to be proactive in changing the educational system and students lives—we have to use our hearts and minds to educate our students.

He left us with the thought—"It's time for boldness in America—Never Give Up!"

Summary written by Jean Anna Sellers

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2011 Convention Summaries

Using Google Docs and Flubaroo for the Classroom



Presented by Nate Naasz

Nate started by giving examples of online quiz makers that are free such as Edmodo, Quiz Star, Google Docs and Flubaroo.

He told us of the following drawbacks to online testing:

- Internet being down
- Lack of internet at home for students
- Cheating from students – however, can be contained with classroom management
- Some students will prefer pen and paper tests

He also told of a site he uses for his android phone called www.gpad.mobi and it has made his life a lot easier.

Nate went through step by step on how to set up a quiz on using Google. He then continued with the steps of adding Flubaroo to be able to grade quizzes or tests as well as analyze the test information. He walked participants through the process so that we were able to ask questions and actually set up something up with his help.

Nate did a great job in allowing participants to be able to create a quiz and template to allow them to have something they could use when they return to their classrooms. He was great in offering suggestions of other technology that teachers could use to do different things in the classroom.

*Summary written by
Crystal Kohman-Smith*

Google Tools

Presented by Laura Sadler

Google Tools was presented by Laura Sadler, Instructional Coach for the Topeka Seaman school district. The following website contains the slideshow for this presentation:

<http://tinyurl.com/3bzkc6h>

All participants were required to have a Google account.

Some of the specific tools shown to the participants were Google Apps, Google Images and Google Docs. Some of the most common Google tools used by

teachers were shown on a link on slide 3 of the presentation (link shown in 1st column.)

Google Apps can be used for web based e-mail. Educators can apply for an account to be used for education projects.

Google Images is an excellent place to find all types of images, but sometimes they are risky to publish due to copyright issues. Creative commons was mentioned as a safer place to obtain images.

Google Documents is great for collaboration among students. Many teachers are already using this feature of Google tools. There are many templates available free of charge.

Teachers who have used these tools shared ideas on how to use the tools in a business class. Many more Google tools were referenced and the slideshow presents more links for teachers who want more information on Google Tools.

Summary written by Susan Montoy

A Note from Laura Sadler (post-convention):

Thank you all for attending my Google Tools Interactive Session. I was not able to find the website for business educators. However, I was able to access an cached version from my computer. I copied that version and pasted it into a Google Doc. Here is the url.:

https://docs.google.com/document/d/1PIly_fhI-KHW7nwjLX-IG6EC_O4RwCevqGQsoZ1ui5Sg/edit?hl=en_US

It is not exactly the same but the links and information are there. Thank you for your flexibility.

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2011 Convention Summaries

21st Century Handheld Devices

Presented by Alan Beam



What is your school's approach to handheld devices? Do you allow them? Do you forbid the sight of them? Has your school board ever thought about using them to teach students?

Alan Beam showed the audience just how teachers can use the technology that students are carrying with them in the classroom. He stressed the idea that technology is here to stay so use it effectively & teach students how to use it better. Mr. Beam also commented on re-thinking school policies on handheld devices. Are they effective? As Dr. Phil would say, "Is that working for you?" Does your school allow them in between classes or zero tolerance for them? Could actually the phones & its features be useful in teaching technology & study skills?

Once a teacher who is backed by administration begins to use cell phones in the classroom, Mr. Beam recommends that teachers know four things. The phone number, carrier, does it have

unlimited texting, & the type of phone. Knowing this will direct the teacher on what features can be taught, if texting back & forth will work, & if the features could be used in class as a tool. Expecting a student to participate in a text poll or classroom discussion with limited text may feel those texts are wasted or parents frown when students have reached their limit prematurely.

Texting with students has many benefits as a teacher. They could be used as a way to have classroom discussions without students being named. There are websites where teachers can post a question & the students send a reply text to it & results can be seen by the teacher or on the screen for the class to see. Texting could also be used to send out reminders to students or parents. Some teachers may even use texting to communicate with students to review for tests. A chat room could be set up with the teacher that includes the entire class so questions could be texted

in & the teacher responds to all students. Texting is also a good way to communicate with parents about student behaviors, upcoming meetings, & any other concerns or good news. Texting also requires good summarizing skills which can be taught in the classroom.

Cell phones can also be a good study tool. There are many sites that help with review questions & other school related subjects on the cell phone. This makes studying quite portable & the student is learning! There are also flash cards & cell phones are great for making lists to remember things. The cell phone is ever present so putting educational material & resources on it makes it more of a tool for them. Just don't tell the students that!

Be sure to check out Mr. Beam's website at www.tinyurl.com/abeamkbea2011. There are many tips & websites available to help students use their phones for education.

*Summary written by
Cheryl Stanley*

Mountain-Plains Business Education Association Annual Convention

Bismarck, North Dakota

June 17-20, 2012

www.mpbea.org

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2011 Convention Summaries

Preparing Your Students for College

Presented by Darla Stone and KSU student panel



Darla Stone of KSU with five energetic, young men as a panel talked with KBEA teachers with their suggestions to take back to the classroom.

- ♦ Enthusiasm is IMPORTANT!!! Sell your programs!!
- ♦ Advertise your business classes. Ask former students to come and tell your high school students about what they had learned in your business classes and how it has benefitted them. 20 minutes segments
- ♦ Host a Club fair the first day of school. Homecoming day –not much learning going on so good day to hold a business department fair. Reach out to other clubs and share at their meetings why students should take business classes. Business clubs are important.

Preparation for college:

- ✎ Lots of writing do more in high school business classes how to incorporate writing into business classes
- ✎ Time management
- ✎ Money management—buy a car, budgets, prioritize, house spreadsheet with roommates
- ✎ Play the Game of Life take a grade on it
- ✎ Bring in college students to talk about financing and scholarships and paying it back
- ✎ Scholarship training for juniors: the process students go through, when to pay back, how it works, FAFSA, high school students needs to get serious about scholarships

✎ Portfolio

- ✎ Study skills important/note taking too

Transition from high school to college: Need more college prep -- Put high school students in a college setting. Take them to a college classroom and put them in the back row to observe. How does the college differ from high school? Do they take notes; is note taking important? The college environment is very different; large classes and class size, relationships with students, block scheduling, balancing class, work, and a job.

These young men are truly going to be an asset to the teaching profession and I look forward to seeing them again at KBEA as business educators.

Summary written by Dianna Hart

Remember to Breathe –

A Business Marketing, and Management Career Cluster Update

Presented by Kirk Haskins, KSDE

Kansas State Department of Education (KSDE) has hosted Drive-In Workshops for Career and Technical Education (CTE) and has more workshops scheduled in various locations.

We are in a state of flux in business education. Kirk hosts meetings on the first and third Tuesday, called FAT Tuesday, where he gives business updates. Email Kirk for more information at khaskins@ksde.org or go to www.KSDE.org website. You can also download the Career Cluster Guidance Handbook at the KSDE website.

Some of the Business CIP codes used for VE2 programs will cease to be used June 30, 2012. March 15, 2012 was the deadline for final transitioning to Career Pathways. Computer applications classes are not funded.

To meet a pathway: 1.) Three credits are needed; 2.) Must have an advisory council; and 3.) Need to have an articulation agreement with a post-secondary school.

Summary written by Darla Stone

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2011 Convention Summaries

Cloud Computing for the 21st Century Learner

Presented by Scott Kimble, Robin Blasi, and Brennan Torgeson



Scott Kimble, Robin Blasi, and Brennan Torgeson did a great job of teaching us the way Buhler High School is using Cloud Computing. They have put in countless hours getting their classes set up to use the latest and greatest technology. The main class they talked about was the Computer Technology class, but much of the technology implemented affects the whole high school. Buhler High School uses a custom designed Google Docs program called Buhler Docs. Student work is posted in Buhler Docs and students are

required to set up and use a Professional Learning Network. Moodle is also used along with other web-based technology like Live Binder and many other web 2.0 tools. Buhler High School has moved away from just teaching application specific programs. Now the focus is more on getting the students to understand how to make technology work for them (technology for what they need at any given point in time). The students still learn the basics of the Microsoft Office programs; just not nearly as in depth as they used to. With the loss of funding for

certain classes they have been forced to revamp their curriculum or risk losing business classes and business teachers. Scott, Robin, and Brennan showed us all the details of their curriculum using Live Binder through a tiny URL link tinyurl.com/kbeacloud. It was a very interesting presentation. They have done an amazing job in their school. They also mentioned the awesome help they have received from their District Integration Technology Coordinator. They said without her, none of this would have been possible.

Summary written by Tara Upson

FUN AND EXCITING WAYS TO TEACH ACCOUNTING

Presented by Chasity Ware, FEFE

Looking to add some fun to your Accounting classes? Check out the FEFE (Family Economics & Financial Education) website at www.fefe.arizona.edu for a full view of FREE curriculum. There are numerous lesson plans to fit your needs and wants; while incorporating technology and project based learning techniques. The lesson plans employ activity based learning and technology to create relevance for your students. The lessons are aligned to meet national and state standards. Every FEFE lesson has been developed and evaluated in

collaboration with current classroom educators, and the FEFE National Master Educator team, to ensure that the materials are engaging, effective, and relevant for each participant. FEFE lesson plans are designed in a ready-to-teach manner that allows educators to easily adjust instruction Chasity Ware, cware@usd346.org is the master teacher representative for the state of Kansas. Don't be overwhelmed; contact any master teacher or the support team for help.

*Summary written by
Irma Jean Blaha*



David Cooper, presenter
Grant Writing 101 session

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2011 Convention Handout

Video Game Design in the Classroom

Presented by Glenn Wiebe, ESSDACK



Glenn's **Games Creation**



Sites and Print:

Level Up

scholastic.com/createvideogames

STEM Video Game Challenge

stemchallenge.org

Game Creation for Teens

Jason Darby

RPGMaker for Teens

Michael Duggan

Scratch Programming for Teens

Jerry Lee Ford

Level Up: Guide to Great Video Game Design

Scott Rogers

Games & Resources

tinyurl.com/3s5vytm

Free Creation Tools:

Gamestar Mechanic

gamestarmechanic.com

GameSalad

gamesalad.com

Scratch

scratch.mit.edu

Alice

alice.org

Planet Kodu

planetkodu.com

Sploder

sploder.com

Sandbox Game Maker

sandboxgamemaker.com

AgentSheets

agentsheets.com

Not Free Creation Tools:

Game Maker

yoyogames.com

Game Factory 2

clickteam.com

RPGMaker

adventuremaker.com

StageCast

stagecast.com