



Mr. J. Todd Troxell, President, and Mr. J. Donald Steele are excited to share that their bank will provide the student with the highest portfolio in The Northumberland National Stock Market Challenge, a brand-new Chromebook, in addition to the regular student and teacher prizes.

The Northumberland National Bank Sponsors Area Students

February 8, 2022

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The Pennsylvania Council on Financial Literacy, through Brighter Financial Futures, is proud to announce that thanks to the generous sponsorship of the Northumberland National Bank, all students in grades 3-12 can have full access to the Personal Finance Lab, free of charge. This world-class, web-based stock simulation platform and curriculum includes the Personal Budgeting Game, Online Learning with certifications in Personal Finance and Investing 101, plus the Stock Market Challenge. This cutting-edge, real-time stock market game is derived from Stock-Trak's University Platform, which is used in over 80% of the top business schools in the United States.

Essentially, we went from 2 ten-week stock games to 4 quarter semester and 2 full-semester programs with competitions. The 4 quarter semester programs are held in early fall, late fall, early spring, and late spring. Now students can learn by using the curriculum, courses, trading, and the budget simulation. The platform provides lessons, assignments, and grading for seamless teacher management as well as the superior gamification of the Stock Market Challenge and the Personal Budgeting Program.

The competitions are held in the classroom, both county-wide and state-wide. The next big Stock Market Challenge and Personal Budgeting Competition begins on February 14 and area schools can sign up at www.penncfl.org.

More information about the Northumberland National Bank Stock Market and Personal Budget Competitions can be found at www.penncfl.org/snyder. Today, Northumberland National Bank officials, Mr. J. Donald Steele, CEO and Chairman of the Board and Mr. J. Todd Troxell, President, announce that they will sponsor Snyder and Northumberland Counties, along with other surrounding schools.

Founded in 1903, The Northumberland National Bank is an independently owned and operated community bank, and they are proud to partner with the Pennsylvania Council on Financial Literacy to help students learn about the stock market.

Chairman and CEO Don Steele notes that "The Northumberland National Bank sees financial literacy as critical to business success. As a community bank, we want our students and future leaders to learn to invest money in ways that help their communities and change the world, and we want them to be able to save, borrow, and manage the money that they'll need in order to make each of their ventures successful."

Pennsylvania Council on Financial Literacy (PennCFL) is a 501(c)3 organization and approved by Pennsylvania's Department of Community & Economic Development as an Educational Improvement Organization. PennCFL sponsors financial competitions and entrepreneurial programs resulting in over 20,000 student registrations in Pennsylvania. Training and support are provided to hundreds of teachers.

Our mission is to provide K-12 students with economics, personal finance, and entrepreneurship skills that elevate their standard of living, quality of life, and professional success. We showcase exceptional talent from business, education, and government.

Our entrepreneurship program, Dream-Learn-Pitch, allows students to learn through our online curriculum, at a hybrid Dream, Learn, and Pitch conferences or independently with their teachers. Students can upload their Elevator Pitch to win prizes up to \$10,000 and additionally up to \$40,000 in college scholarships. See www.dreamlearnpitch.org for details.

Our goal is to be the leader in K-12 financial literacy and entrepreneurship education. For additional information, please contact Alan Dakey, President at ADakey@PennCFL.org or Carolyn Shirk, Vice President CShirk@PennCFL.org, call 570-975-5149 or visit us at DreamLearnPitch.org or PennCFL.org.