



The Honesdale National President and CEO, Thomas E. Sheridan, Jr. is excited to share that his Bank will award the student with the highest portfolio in The Honesdale National Bank/Wyoming & Susquehanna County Stock Market Challenge a brand new Chromebook in addition to the regular student and teacher prizes.

The Honesdale National Bank sponsors Students, Teachers & Schools with the gift of Financial Literacy

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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 Honesdale 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 two 10-week stock games to four quarter semester and two full semester programs with competitions. The four 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 ends on April 22nd, and area schools can sign up at www.pennconf.org.

The Honesdale National Bank, established in 1836, holds the distinction of being the area's oldest independent community bank headquartered in Northeastern PA, with twelve offices in Wayne, Pike, Susquehanna, Lackawanna, and Luzerne Counties. The Honesdale National Bank offers personal banking, business banking and wealth solutions. For more information on HNB's products and services, visit www.hnbbank.bank.

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 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 PennCFL President Alan Dakey at ADakey@PennCFL.org or Vice President Carolyn Shirk at CShirk@PennCFL.org, call 570-975-5149, or visit us at DreamLearnPitch.org or PennCFL.org.