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West Hardin students learn financial literacy from the best

Joy Knight honored by Jump\$tart as state teacher of the year

ANDREW HARP The News-Enterprise Jul 27, 2020

Joy Knight, family and consumer sciences teacher at West Hardin Middle School, was named the Kentucky Jump\$tart Coalition for Personal Financial Literacy financial literacy teacher of the year.

Submitted

Joy Knight, family and consumer sciences teacher at West Hardin Middle School, has been named Kentucky financial literacy teacher of the year.

According to the Jump\$tart Coalition for Personal Financial Literacy, this award honors a current Kentucky teacher in grade K-12 who demonstrates an exceptional commitment to teaching financial literacy topics and motivating students to learn about personal finance.

Knight, who has taught for 15 years in Hardin County Schools, received her degree at Western Kentucky University after graduating from Central Hardin High School in 1998.

Knight said the application for the award included her listing various activities and methods she uses during class.

"I have been pretty successful but it's taken a lot of research, and then ... I've developed a lot of my own activities and resources," Knight said. "I've put lots of hours into it."

She provided two reasons she deserves the award in the application which were improving the students' knowledge of finance and helping them develop money management skills needed to be successful and making financial topics interesting and relevant to middle school students.

"I think teaching students how to survive on a daily basis ... is the most important subject," Knight said.

One activity Knight discussed was giving her students about \$2,000 of fake money, put them into groups and decide how they are going to budget it with their housing and car payments.

When she found out she received the award, she said she was excited since financial literacy classes are taught in almost every high school in Kentucky.

With the award, she also will receive a cash prize plus money for traveling expenses to attend the 12th annual Jump\$tart National Educator Conference, Nov. 7-9 in Atlanta. However, Knight said there's a good chance the conference might be online because of the COVID-19 pandemic.

In terms of the money, she said she'll likely use \$300 on technology including Chromebooks or other materials and activities for her class.

"I will find a good use for it though, guaranteed," Knight said.

Knight said she is excited to go back into school next month.

After the schools moved to non-traditional instruction in March, Knight said she had to learn to be an online teacher – which can be a challenge.

However, learning to provide all her activities online, made her classes better in the process, she said.

Still, Knight said she misses being in the classroom and feeding off the energy of her students.

"The habits they're developing now are the ones they are going to have as adults," Knight said.
"They need to start thinking about their money habits in middle school, instead of waiting until
they're in college."
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