

**BOARD OF EDUCATION OF HARFORD COUNTY  
RECOGNITION**

**CASH CAMPAIGN OF MARYLAND FINANCIAL EDUCATION AND CAPABILITY  
AWARD**

**TRACEY A. GAY, NORTH HARFORD ELEMENTARY SCHOOL  
*OUTSTANDING TEACHER IN ELEMENTARY SCHOOL***

**April 23, 2018**

**Background Information:**

The CASH Campaign of Maryland (Creating Assets, Savings, and Hope) is a nonprofit organization that is the result of a merger between the CASH Campaigns of Baltimore and Maryland. As long time partners and allies, these programs joined forces to create one unified organization in July 2017.

The CASH Financial Education and Capability Awards Program highlights the dedication and success of public school teachers, community champions and outstanding organizations who deliver financial education. Financial education focuses on a range of financial management concepts and behaviors including budgeting, careers and income, credit, savings, financial decision-making, and understanding values and habits about money.

**Discussion:**

Ms. Tracey A. Gay, of North Harford Elementary School, was selected as winner for Outstanding Teacher in Elementary School in the Financial Education and Capability Awards Program. This award highlights the dedication of public school teachers and community champions who deliver financial education.

When Ms. Gay's class finished their reading theme, *Actions Speak Louder Than Words*, she wanted to apply what the students learned to a real-life situation. Ms. Gay helped students create holiday signs/decorations using old barn wood and recycled materials. She taught them about supply and demand. Then, the students sold them and used the proceeds to purchase and donate pajamas for needy children in Maryland. Scholastic partnered with them in their effort, and for every pair of pajamas donated, they donated a book.

Ms. Gay was recognized by both the House and Senate in Annapolis on March 12, 2018.

**Superintendent's Recommendation:**

The Superintendent recommends the Board of Education of Harford County express its sincerest congratulations to Ms. Tracey A. Gay for having been honored with Outstanding Teacher in Elementary School Award from the CASH Campaign of Maryland and wish her continued success in her teaching career.