By Dr. Michael E. Staten
One of the most-often used phrases heard in financial education is “The New Normal.” It pops up in discussions about the economy, the housing market, and even in innovative teaching technologies and seems to be the new mantra for discussions about the effectiveness of every level of government.

Regardless of where it is being used, the meaning is abundantly clear: All of us—consumers, corporations, non-profits and government—must learn how to do more with less. Given the repercussions of the global financial meltdown, this new normal is likely to be with us for decades to come.

Whether it is a business declaring flat-year-over-year revenues, a government trying to rein in health-care costs, or an individual deciding to keep a car a year or two longer before trading it in for a new model, the new normal represents a fundamental shift in thinking.

In the financial services industry seems to be the most directly affected, those of us in education understanding the impact of the new normal is much broader. We are charged with preparing our students make about how best to prepare for their futures, we are charged with teaching the university make, about the types of educations we can provide.

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That’s one of the reasons the Take Charge America Institute is constantly reevaluating its offerings. We work with educators across disciplines within the University of Arizona Family and Consumer Sciences and Career and Technical Educators, other high net worth individuals, who have achieved “highly qualified” status to teach high school economics, and an individual defendant to Child Left Behind Act. Teachers can achieve highly qualified status by either acquiring 24 university credit hours in economics or by passing the Arizona Certification Exam.

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The new normal is likely to be with us for decades to come. It is the new normal.

— Mike Staten

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