

**Minnesota Council on
Economic Education**

**ANNUAL REPORT
2006-2007**

Building Economic and Financial
Understanding for Life

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Message to Economic Education Advocates

Dear Friend of the Minnesota Council on Economic Education,

We are pleased to report another successful year. As the organization that supports Minnesota K-12 teachers and non-profits who work to improve economic and financial literacy, we want you to know that. . .

- **Teachers demonstrated their strong interest in Council programs.**
This year, 336 teachers participated in our workshops and courses.
- **Minnesota high school students excelled in national competition.**
 - Melrose High School placed second in this year's national Economics Challenge competition -- following the outstanding performance of Hibbing High School, which placed first overall in national competition last year.
 - Over 400 students entered state Economics Challenge competitions sponsored by the Council's network of Centers for Economics Education at five university campuses in Minnesota, a clear indication of the success of the centers and teachers.
- **Economics Challenge was offered online for the first time.**
Forty-three students participated.
- **The Economic Systems course added special sessions for agriculture teachers.**
- **The Community Mentorship program provided train-the-trainer workshops for 18 community based agencies.**
Partnership with U of M Extension expanded the reach of economics and personal finance education to students, families and communities.

The Minnesota Council continues its innovative work to help teachers become more expert in delivering economics and personal finance understanding in the classroom.

This past year the National Center for Education Statistics released a report quantifying the level of economic literacy in the U.S. Only 42% of high school seniors scored at the proficient level. The results are alarming in light of today's competitive global economy, and they heighten a sense of urgency in the work of the Minnesota Council.


For 46 years the Council has believed that best practice teaching is the key to economic literacy in the United States. Effective teachers, reaching broad numbers of students, can inspire productive workers, knowledgeable consumers and financially responsible citizens. This is the most effective and efficient approach to the current global challenge.


Join us as we continue . . .

- To support K-12 teachers with programs proven to increase teacher effectiveness.
- To assist greater numbers of teachers; and therefore provide economic and financial knowledge to more Minnesotans.
- To develop new programs and tools to respond to economic and financial literacy needs outside the traditional classroom.

We are grateful to those of you who support the work of the Council: personal contributors, corporations, foundations, school districts and universities. We ask for your continued financial support as we extend our efforts to greater numbers of educators and students.

We also invite new friends and funders to join us as we continue to build economic and financial literacy in Minnesota.


Nona Mason, Chair
Director, MBC Program
University of St. Thomas


Claudia Parliament, Executive Director
Professor, University of Minnesota

Council Programs

Professional Development Programs for Teachers

■ Week-long Summer Courses

(Courses also include two follow-up sessions, a final project, and classroom observations; participants receive graduate credit.)

Using Children's Literature to Teach Economics and Personal Finance, for teachers of grades 3-8

This course is designed for teachers who wish to acquire more skills and knowledge of basic economic and personal finance concepts, and to integrate them into the classroom using children's literature.

Economic Systems, for teachers grades 9-12

This course helps high school educators prepare students to meet state academic standards in economics. This year the class included a cohort of 12 agriculture teachers. The course includes a review of basic economic concepts, use of materials to augment interactive learning, and an examination of assessment techniques. Content areas addressed include micro, macro, and international economics.

Enhancing Social Studies Curricula with Economics, for teachers grades 7-12

This course is designed for social studies educators who wish to increase their understanding of economics and integrate it into the social studies curricula. Basic economic principles are taught through the demonstration of lessons that integrate economic principles into history, civics, and geography.

■ Summer Camps & Workshops

Economics of Energy and the Environment Camp, for teachers grades 6-12

This four-day camp includes classroom instruction and site visits for teachers who wish to help students understand the connections between economics, energy, the environment and real-world issues.

Personal Finance Camp, for teachers grades 6-12

This four-day camp is designed to provide teachers with materials and learning activities that help their students attain the personal finance skills they need to make intelligent choices about managing money, making financial decisions and investing in themselves.

Summer Economics Institute, for teachers grades 9-12

This three-day workshop is designed for experienced high school economic educators to foster and build a community of learners among teachers of economics.

■ Academic Year Workshops

Math and Econ: Connections for Life, for teachers grades 3-5

The workshop helps teachers reinforce mathematics concepts and processes by using examples from economics and personal finance.

Focus: Grades 3-5 Economics

Teachers learn to use simulations, stories, and role playing to illustrate for students the effects of economics in everyday life.

Personal Finance Workshops are based on one or more of the following materials:

Financial Fitness for Life, grades K-12 helps students apply economics and decision-making skills to earning, spending, saving, using credit, and managing money.

Risky Business: What Every Teenager Needs to Know About Living Smart (DVD) develops decision-making skills. Students improve their ability to manage risk by addressing decisions regarding higher education, healthy lifestyles, credit, and insurance.

Virtual Economics Workshops, for teachers grades K-12

Virtual Economics is a CD with over 1,200 activity-based lessons. Workshops are provided to demonstrate how teachers can search for learning activities by state content standard, concept, publication or grade level; add multimedia, interactive "concept demonstrations" to lectures; browse a 500-word glossary; and print lesson plans for classroom use.

Council Programs (continued)

Curriculum and Material Development

- **Global Food Challenge**

This set of materials on the economics of the food system includes *Basic Economics of Food Markets*, *Economics of Food Security*, *Economics of World Food Trade*, and *Economics of Food Safety*. These high-school level activities address food issues such as safety and regulation, hunger, trade, and globalization.

- **Online Test of Economics Literacy (TEL)**

The online version of this nationally-normed, standardized test was developed by the MN Council in cooperation with vivED to make the test easy to administer and provide immediate results to students and teachers.

Student Contests

- **Economics Challenge (grades 9-12)**

Teams of high school students around the state compete in local *Economics Challenge* competitions where they answer a series of challenging multiple choice questions about economics. A lightning fast buzzer-round determines the winners of each competition. For the first time *EconChallenge ONLINE!* made it possible to expand the reach of the contest by including competitors using the Internet. Winning teams advance to state and multi-state regional competitions. Regional winners compete in New York City for the national championship.

- **Global Food Challenge (grades 9-12)**

This student contest is based on research projects developed in conjunction with one of the *Global Food Challenge* units. Students research issues related to the economics of the food industry. Notable projects are submitted to a panel of judges and contest winners are announced in the spring.

Educator Awards and Scholarships

- **Educator Awards**

3M Innovative Economic Educator Award recognizes teachers who create and implement innovative projects that increase economic understanding at both the elementary and secondary levels.

Thrivent Financial Foundation Personal Finance Educator Award is presented to elementary and secondary teachers demonstrating creativity in the teaching of personal finance concepts.

3M Economic Educator Excellence Award annually recognizes a teacher who has a sustained history of commitment and contribution to economic education.

- **Houck Memorial Scholarship Fund**

This scholarship was created in memory of Professor James P. Houck, a distinguished economist and friend of the Council, and offers teachers the opportunity to take an intermediate level microeconomics course offered by the Department of Applied Economics, University of Minnesota.

Outreach

- **Community Mentorship Program**

In conjunction with University of Minnesota Extension, the Council's affiliated Center for Personal and Family Financial Education prepares community educators to deliver financial education programs to the state's underserved and new immigrant populations.

- **Winter Institute**

St. Cloud State University's Center for Economic Education hosts the annual *Winter Institute*, which includes workshops and guest speakers focusing on the topics of economic development and education.

- **EconFest**

This annual fall event, organized by the MN Council and its many partners, celebrates teacher accomplishments and promotes economic education in Minnesota.

Award Winners 2006-2007

3M Economic Educator Excellence Award

Nancy Krenner, Red Rock Elementary School, Woodbury

3M Innovative Educator Awards – First Place

Ann Russ, Sawtooth Mountain Elementary, Grand Marais
Emily Rosengren, Minnetonka Senior High School, Minnetonka

Thrivent Financial Foundation Personal Finance Educator Awards – First Place

Paulette Roorda, Farmington Middle School, Farmington
Tim Prosen, Cloquet High School, Cloquet

Economics Challenge

2007 Economics Student of the Year: Max Keuhn, Brainerd High School, Brainerd

State Winner - Adam Smith Division

Scott Wolla (teacher/coach), Hibbing High School

State Winner - David Ricardo Division

Tom Stockard (teacher/coach), Little Falls High School

State Winner - Joan Robinson Division

Rob Bahr (teacher/coach), Melrose High School – *Nationals Second Place - David Ricardo*

Regional Competitions - First Place Team Winners–Teacher/Coach

Minnesota State University, Mankato:

Loren Dunham, Fairmont High School, Fairmont. Division: David Ricardo

Billy James, Lake Crystal-Wellcome Memorial High School, Lake Crystal. Division: Joan Robinson

Minnesota State University, Moorhead:

Michael Kieselbach, Moorhead High School, Moorhead. Division: David Ricardo

Dale Solie, Fertile-Beltrami High School, Fertile. Division: Joan Robinson

St. Cloud State University:

Doug Johnson, Moorhead High School, Moorhead. Division: Adam Smith

Tom Stockard, Little Falls High School, Little Falls. Division: David Ricardo

Rob Bahr, Melrose High School, Melrose. Division: Joan Robinson

University of Minnesota-Duluth:

John Deden, Bemidji High School, Bemidji. Division: David Ricardo

Steve Battaglia, Virginia High School, Virginia. Division: Joan Robinson

University of St. Thomas:

Ethan Cherin, St. Paul Central High School, St. Paul. Division: Adam Smith

Tom Sutliff, Valley View Middle School, Edina. Division: David Ricardo

Online:

Christian Barnett, Brainerd High School, Brainerd. Division: Adam Smith

Gail Colbert, Tartan High School, Oakdale. Division: David Ricardo

Cargill Global Food Challenge

Basic Economics of Food Markets

1st: Amy Esselman, Central High School, Norwood-Young America. Teacher: Mark Lagergren

2nd (tie): Brandon Pope, WEM High School, Waterville. Teacher: Annie Allen

Adam Wiechmann, Melrose High School, Melrose. Teacher: Rob Bahr

Economics of Food Security

1st: Peter Engelmeyer, Melrose High School, Melrose. Teacher: Rob Bahr

2nd: Michael Schwieters, Melrose High School, Melrose. Teacher: Rob Bahr

Economics of Food Safety

1st: Hope Manocchio, Austin High School, Austin. Teacher: Rayce Hardy

2nd: Christiana Goldschmidt, Cloquet High School, Cloquet. Teacher: Tim Prosen

Economics of World Food Trade

1st: Bryan Rausch, Melrose High School, Melrose. Teacher: Rob Bahr

2nd (tie): Bryan Karban, Duluth Central High School, Duluth. Teacher: Don Erickson

Ashley Gam, Mounds View High School, Mounds View. Teacher: Martha Rush

James P. Houck Memorial Scholarship Recipients

Annie Allen, WEM High School, Waterville

Christopher Hyde, Maranatha Christian Academy, Brooklyn Park

Ann Scharfenberg, New Richmond High School, New Richmond, WI

Financial Statement 2006-2007

STATEMENT OF FINANCIAL POSITION

As of June 30, 2007, with comparative totals for 2006

	2007	2006
ASSETS		
Current Assets:		
Cash and Investments	\$774,843	\$776,875
Receivables	55,090	122,752
Total Current Assets	829,933	899,627
Equipment - Net	9,905	1,957
TOTAL ASSETS	\$839,838	\$901,584
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts Payable	\$13,644	\$69,741
Refundable Advance	22,746	28,536
Total Current Liabilities	36,390	98,277
Net Assets:		
Unrestricted	436,026	372,132
Temporarily Restricted	367,422	431,175
Total Net Assets	803,448	803,307
TOTAL LIABILITIES AND NET ASSETS	\$839,838	\$901,584

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

As of June 30, 2007, with comparative totals for 2006

	2007			2006		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
Support and Revenue:						
Contributions (Including In-Kind Contributions of \$524,031 in 2007 and \$586,442 in 2006)	\$778,029	\$206,034	\$984,062	\$822,813	\$322,379	\$1,145,192
Interest Income	56,945	--	56,945	36,801	--	36,801
Miscellaneous Income	3,362	--	3,362	2,559	--	2,559
Net Assets Released from Restrictions:						
Satisfaction of Program Restrictions	<u>269,787</u>	<u>(269,787)</u>	<u>--</u>	<u>268,473</u>	<u>(268,473)</u>	<u>--</u>
Total Support and Revenue	1,108,122	(63,753)	1,044,369	1,130,646	53,906	1,184,552
Expenses:						
Program Services	849,912	--	849,912	910,138	--	910,138
Support Services:						
Management and General	122,070	--	122,070	100,589	--	100,589
Fundraising	<u>72,246</u>	<u>--</u>	<u>72,246</u>	<u>72,062</u>	<u>--</u>	<u>72,062</u>
Total Support Services	<u>194,316</u>	<u>--</u>	<u>194,316</u>	<u>172,651</u>	<u>--</u>	<u>172,651</u>
Total Expenses	1,044,228	--	1,044,228	1,082,789	--	1,082,789
Change in Net Assets	63,894	(63,753)	141	47,857	53,906	101,763
Net Assets - Beginning of Year	372,132	431,175	803,307	324,275	377,269	701,544
Net Assets - End of Year	<u>\$436,026</u>	<u>\$367,422</u>	<u>\$803,448</u>	<u>\$372,132</u>	<u>\$431,175</u>	<u>\$803,307</u>

The financial statements of the Minnesota Council on Economic Education for the year ended June 30, 2007, have been examined by Carpenter, Evert and Associates, Ltd. A copy of the audited financial statements is available on request.

Corporate and Foundation Contributors 2006-2007

\$50,000 or More

Improving Teacher Quality Program
The McKnight Foundation

\$20,000 to \$49,999

3M Foundation
Ameriprise Financial Services, Inc.
Cargill
General Mills Foundation
National Council on Economic Education
GMAC ResCap

\$10,000 to \$19,999

Andersen Corporate Foundation
The Mosaic Company
Thrivent Financial for Lutherans

\$5,000 to \$9,999

CHS Foundation
Flint Hills Resources
Marquette Financial Companies
Minnesota Agricultural Education Leadership Council
Minnesota Power
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\$2,000 to \$4,999

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\$1,000 to \$1,999

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Davisco Foods International, Inc.
Dorsey & Whitney
Federal Reserve Bank of Minneapolis
Virchow, Krause & Company

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Anchor Bank
Cardinal Glass Industries, Inc.
Federated Insurance
Land O'Lakes
Mayo Clinic
Smurfit-Stone Container Corporation
State Bank & Trust
U of M/College of Food, Agricultural & Natural
Resource Sciences
U of M/Department of Applied Economics

\$200 to \$499

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Farm Credit Services of Minnesota Valley
Farmers State Bank of Trimont
Franklin National Bank
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Tuohy Furniture
Western Bank

Up to \$200

Adler Foundation
Atwater State Bank
Bank Midwest
First State Bank of Fertile
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 National Council on Economic Education
 National Endowment for Financial Education
 Nebraska Council on Economic Education
 Saint Paul Public Schools
 Securian Financial Group
 vivED Corporation

Public School Districts Served in 2006-2007

ACGC	Grand Rapids	Plainview
Albany	Hastings	Plummer
Anoka-Hennepin	Hermantown	Princeton
Austin	Heron Lake-Okabena	Prior Lake-Savage
Barnesville	Hibbing	Proctor
Barnum	Hopkins	Red Lake Falls
Battle Lake	Intermediate School District 917	Red Wing
Belle Plaine	Inver Grove Heights	Redwood Falls Area
Bemidji	Jackson County Central	Richfield
Benson	Janesville-Waldorf-Pemberton	Robbinsdale
Bird Island-Olivia-Lake Lillian	Kenyon-Wanamingo	Rochester
Blackduck	Kingsland	Rocori
Blue Earth	Kittson Central	Rosemount-Apple Valley-Eagan
Brainerd	LaCrescent-Hokah	Roseville
Brooklyn Center	Lake Crystal-Wellcome	RTR School District
Buffalo	Lake of the Woods	Sauk Rapids
Burnsville	Lakeville	Sebeka
Byron	Laporte	Shakopee
Cannon Falls	Little Falls	Sleepy Eye
Carlton	Long Prairie-Grey Eagle	South St. Paul
Carver Scott Educational Coop	Madelia	South Washington Co.
Cass Lake-Bena Schools	Mahnomen	Spring Lake Park
Centennial	Mankato	St. Anthony-New Brighton
Chaska	Marshall	St. Charles
Chisago Lakes	Martin County West	St. Clair
Cleveland	Medford	St. Cloud
Climax	Melrose	St. Francis
Clinton-Graceville-Beardsley	Milaca	St. James
Cloquet	Minneapolis	St. Louis Park
Columbia Heights	Minnetonka	St. Paul
Cook County	Minnewaska	Staples-Motley
Cromwell-Wright	Montevideo	Stillwater
Crookston	Moorhead	Upsala
Deer River	Mounds View	Virginia
Dilworth-Glyndon-Felton	Murray County Central	Wabasha-Kellogg
Dover-Eyota	N.R.H.E.G.	Walker-Hachensack-Ak
Duluth	Nevis	Waseca
East Grand Forks	New Ulm	Watertown-Mayer
Eden Prairie	New York Mills	Waubun
Edina	Nicollet	Wayzata
Esko	Norman County West	West St. Paul-Mendota Heights-Eagan
Fairmont	North Branch	White Bear Lake
Faribault	North St. Paul-Maplewood	Worthington
Farmington	Northeast Metro 916	Yellow Medicine East
Fergus Falls	Northfield	Zumbrota-Mazeppa
Fertile-Beltrami	Ortonville	
Foley	Osseo	
Forest Lake	Pelican Rapids	
Fridley	Pequot Lakes	
Fulda	Perham	
G.F.W.	Pierz	
Goodhue	Pipestone	

In addition to public schools, private, archdiocese, charter, tribal, home, and correctional facility schools were also served.

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