<table>
<thead>
<tr>
<th>Name</th>
<th>Company / Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jennifer Anderson</td>
<td>Deluxe Corporation</td>
</tr>
<tr>
<td>Andrew Auvinen</td>
<td>Travelers</td>
</tr>
<tr>
<td>David Benning, CHAIR</td>
<td>Ameriprise Financial</td>
</tr>
<tr>
<td>Lanise Block</td>
<td>Minneapolis Public Schools</td>
</tr>
<tr>
<td>Tim Bodin</td>
<td>Cargill, Inc.</td>
</tr>
<tr>
<td>John Bohan</td>
<td>(retired) Pillsbury Company</td>
</tr>
<tr>
<td>Ross Bowen</td>
<td>Independent</td>
</tr>
<tr>
<td>David Brandmire</td>
<td>Wells Fargo</td>
</tr>
<tr>
<td>Arland Brusven</td>
<td>Longship Advisers, LLC</td>
</tr>
<tr>
<td>V.V. Chari</td>
<td>University of Minnesota</td>
</tr>
<tr>
<td>Gail Colbert</td>
<td>Tartan High School</td>
</tr>
<tr>
<td>Adam Cox</td>
<td>Trust Point Inc.</td>
</tr>
<tr>
<td>Gregory Drehmel</td>
<td>MidCountry Bank</td>
</tr>
<tr>
<td>Todd Hedtke</td>
<td>Allianz Investment Management</td>
</tr>
<tr>
<td>Theodore Henricks</td>
<td>CHS</td>
</tr>
<tr>
<td>Frances Homans</td>
<td>University of Minnesota</td>
</tr>
<tr>
<td>John Hulbert</td>
<td>Target Corporation</td>
</tr>
<tr>
<td>Kari A. Johnson</td>
<td>CarVal Investors</td>
</tr>
<tr>
<td>Anne Knapp, CHAIR-ELECT</td>
<td>(formerly) GMAC ResCap</td>
</tr>
<tr>
<td>Lori Koutsky, SECRETARY</td>
<td>Securian Financial Group</td>
</tr>
<tr>
<td>Nancy Krenner</td>
<td>Red Rock Elementary</td>
</tr>
<tr>
<td>Allen Krug</td>
<td>Xcel Energy</td>
</tr>
<tr>
<td>Dan Law</td>
<td>Robert W. Baird &amp; Company</td>
</tr>
<tr>
<td>John Lephart</td>
<td>General Mills, Inc.</td>
</tr>
<tr>
<td>Donald Liu</td>
<td>Minnesota Council on Economic Education</td>
</tr>
<tr>
<td>Susanne Lynch</td>
<td>3M</td>
</tr>
<tr>
<td>Tobias (Toby) Madden</td>
<td>Federal Reserve Bank of Minneapolis</td>
</tr>
<tr>
<td>Nona Mason</td>
<td>(retired) University of St. Thomas</td>
</tr>
<tr>
<td>Peter Mitchelson</td>
<td>(retired) Sit Investment Associates, Inc.</td>
</tr>
<tr>
<td>Michael Mulder, TREASURER</td>
<td>Farmers State Bank of Trimont</td>
</tr>
<tr>
<td>Tom Nicoski</td>
<td>RBC Wealth Management</td>
</tr>
<tr>
<td>Agapitos Papagapitos</td>
<td>University of St. Thomas</td>
</tr>
<tr>
<td>Michael Rahm</td>
<td>The Mosaic Company</td>
</tr>
<tr>
<td>Chris Richardson</td>
<td>Northfield Public Schools</td>
</tr>
<tr>
<td>Martha Rush</td>
<td>Mounds View High School</td>
</tr>
<tr>
<td>Kent Scholten</td>
<td>Merrill Lynch</td>
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<tr>
<td>Robert Tengdin</td>
<td>Allison-Williams Company</td>
</tr>
<tr>
<td>Kenneth Thome</td>
<td>(retired) General Mills, Inc.</td>
</tr>
<tr>
<td>Richard (Dick) Todd</td>
<td>Federal Reserve Bank of Minneapolis</td>
</tr>
<tr>
<td>James (Jim) Ullyot</td>
<td>Creative Communications, Inc.</td>
</tr>
<tr>
<td>Blaine Verdoorn</td>
<td>Andersen Corporation</td>
</tr>
<tr>
<td>Katie Warren</td>
<td>Gabriel deGrood Bendt</td>
</tr>
<tr>
<td>Tom Wegner</td>
<td>Land O’Lakes, Inc.</td>
</tr>
</tbody>
</table>
Dear Friends

Our theme for 2012-13 continued to be Teaching Teachers, Engaging Students, Reaching Communities. As you read through this report, you will see the significant impact of MCEE’s educational programming on the K-12 system and underserved populations in Minnesota.

MCEE continues to reach K-12 teachers through its professional development programs, affecting the learning outcomes of many thousands of students in their classrooms. Once again, a significant number of secondary school students participated in MCEE’s student competition programs. Minnesota students represented our state well at the Council for Economic Education’s national championship competitions in St Louis and New York City. Moreover, we reached 10 community agencies across Minnesota, helping these agencies build their capacity to provide personal finance education to low-income and new immigrant clients. We hope you’ll take a moment to enjoy the photos and stories of all these achievements as you review this report.

Looking forward to this coming year, we anticipate several exciting challenges and the implementation of long-cultivated plans. New Minnesota Social Studies Academic Standards require instruction in economics and personal finance in every grade from kindergarten through high school. To meet this challenge, we are actively pursuing plans to build online education programs to increase access by teachers, especially those residing in Greater Minnesota. Additionally, we continue our efforts to build a cohort of K-12 master teachers who will co-teach workshops and courses with PhD economists, helping to translate economic concepts to classroom reality.

As we all know, the importance of attaining economic and financial literacy cannot be overstated. Individuals and families literate in economics and personal finance can better build a sustainable economic foundation, benefitting both individuals and society as a whole.

None of MCEE’s programs could be developed or delivered without the contributions and commitment of our many individual and institutional supporters. We are grateful for your generous support over the past year and invite you to continue as our partners going forward to build an even stronger MCEE.

David Benning, Board Chair

Donald Liu, Executive Director

“All teachers would benefit from the MCEE coursework. I wish my whole team could be here.”

Participant, Using Children’s Literature to Teach Economics and Personal Finance

Susan Grelling of Land O’ Lakes (second from left) with Claudia Parliament, Donald Liu, and Sharon Bresson at 2013 Conference on Teaching Economics and Personal Finance.

Mounds View students celebrate a correct answer during the quiz bowl round of Personal Finance Decathlon.
The mission of the Minnesota Council on Economic Education is to provide people with the economic and financial understanding they need to function effectively in a complex global environment. We fulfill this mission by teaching teachers, engaging students, and reaching communities.

Teaching Teachers At MCEE’s core is our outreach to teachers through professional development programs. Our summer programs include foundational courses for high school, middle school, and elementary teachers. These courses connect teachers with content and resources to address economics and personal finance at the grade levels they teach. Our annual conference capped off the summer, providing over 40 concurrent sessions in economics and personal finance for K-12 teachers. Throughout the year, we continue to support teachers with one-day workshops and regular eCommunication. Each fall, MCEE hosts EconFest, a celebration to recognize and award outstanding teachers who bring economics to life. From September 2012 to August 2013, 659 teachers participated in MCEE courses and workshops, directly impacting the learning of 56,775 students.

Why Economic Education Matters
Knowledge of economics and personal finance is essential for Minnesota students. Economic and financial education provides students a way of thinking about the world surrounding them. Economic and financial education helps students become informed decision-makers, knowledgeable consumers, financially responsible citizens, and a more productive workforce in the 21st century global economy.

What the teachers say . . .

I would never have devoted a week of my time to the study of economics, and I didn’t devote much class time with my students to it (economics) either. Personal Finance was something the middle school teachers covered. After taking this course, I realize how important economics is to all grades. I will be providing opportunities to my students all year, and encouraging the teachers of other grades to include economics as well.

Participant, Using Children’s Literature to Teach Economics and Personal Finance

This course was invaluable in providing me with resources, information, and activities for my students. As I come from a small rural district, my participation in this course will definitely make economics more accessible, understandable, and fun for my students.

Participant, Preparing To Teach High School Economics
**Engaging Students** In 2013, 1,079 Minnesota high school students participated in our student competitions. These competitions test students’ economics and personal finance knowledge as they actively engage in learning and compete for spots at state and national finals. In 2013, Little Falls Community High School and Mounds View High School qualified for nationals, earning all-expense paid trips to New York City. Little Falls went on to win the national title in their division! We also offer the Global Food Challenge, a research-based student competition that requires students to investigate important economic issues through national and global food markets.

MCEE also works directly with students through workshops and projects. In two new 2013 programs, we worked with metro-area high school students to increase their personal finance knowledge. The Personal Finance Decision-Making for Young Mothers program paired COUNTRY Financial volunteers with young mothers aged 14-21 to introduce the students to core personal finance concepts. Students then completed individual projects, which included reading story books that contained personal finance concepts to their children. At the Personal Finance Summer Institute for College Readiness, students met for an intensive five-day camp to connect basic personal finance with paying for college and taking on student debt. Students then met with corporate volunteers to articulate their post-secondary and career goals and complete a road map to prepare for college.

**Students reached through teachers participating in MCEE programs: 56,775**

**Reaching Communities** In 2013, we partnered with 6 community organizations to bring financial literacy education to their clients. We worked with University of Minnesota Extension educators to provide “train-the-trainer” workshops to these organizations that then committed to provide at least 12 hours of personal finance education to the people they serve. In addition, we worked with four community organizations in St. Paul to strengthen their organizational capacity to provide ongoing financial literacy programming. Looking ahead, a majority of our participating community organizations will be from the St. Cloud area.

**Centers for Economic Education** MCEE works with a network of university-based centers for economic education based in the Twin Cities, Mankato, St. Cloud, Moorhead, and Duluth, to serve the entire state. MCEE is an affiliate of the national Council for Economic Education (CEE), a nationwide non-profit partnership of state councils and centers for economic education and research, committed to promotion of economic and financial literacy.

**For a complete list of programs, visit** [www.mcee.umn.edu](http://www.mcee.umn.edu)

“Economics empowers students because it connects to their life and the world around them, allowing them to realize they too can make a difference.”

Kellie Friend, Mounds View School District
Minnesota Public School Districts Participating in MCEE Programs

Teacher Participants
Total Participants 659
Total Schools 377
% of MN School Districts Reached 38%
Metro Area 68%
Greater MN 31%
Out of State 1%

Grades Taught
Elementary 38%
Middle School 14%
High School 41%
All Grades 7%

“I have taken several MCEE courses and found them to be the most useful and applicable courses around. MCEE provides simple ways to incorporate economics into any class. I recommend [their courses] to all teachers I talk to. AMAZING CLASSES!”
Participant, Middle School Economics
2013 Programs

Teaching Teachers

- **Using Children’s Literature to Teach Economics and Personal Finance**: In a 5-day course, elementary teachers learn to identify and teach economic concepts in children’s books already in classroom use.
- **Mathematics and Economics**: Teachers learn to implement grades 3-5 math curriculum using examples from economics and personal finance.
- **Personal Finance for After School**: Teachers learn to implement personal finance curriculum in after-school settings.
- **Financial Literacy**: K-8 teachers learn to implement personal finance curriculum.
- **Middle School Economics**: In a 3-day course, social studies teachers in grades 5-8 learn how to help students achieve state academic standards in economics.
- **Energy and the Environment**: In a 3-day course, secondary teachers learn to implement engaging economics lessons based on environmental topics.
- **Learning, Earning, and Investing**: High school teachers learn to implement economics and personal finance lessons based on saving and investing.
- **Personal Finance Camp**: In a 3-day course, secondary teachers learn personal finance concepts and how to implement proven lessons.
- **Preparing to Teach High School Economics**: In this 5-day course, teachers new to teaching economics learn concepts, instruction and evaluation, and lesson implementation for high school economics.
- **Conference on Teaching Economics and Personal Finance**: This 2-day conference brings together teachers to learn best practices, new curriculum, and current topics in economics and personal finance.
- **3M Economics Educator Awards**: Teachers are recognized for excellence and innovation in economics instruction.
- **Thrivent Financial Personal Finance Awards**: Teachers are recognized for excellence and innovation in personal finance instruction.

Engaging Students

- **Economics Challenge**: Student quiz-bowl competition in economics concepts.
- **Personal Finance Decathlon**: Student quiz-bowl competition in personal finance concepts.
- **Global Food Challenge**: Student essay competition in economic issues related to global food markets and trade.
- **Personal Finance Summer Institute for College Readiness**: 5-day course for underserved high school students to explore post-secondary options and financial readiness for college.
- **Personal Finance Decision-Making for Young Mothers**: Semester-long course for teen-aged mothers.

Reaching Communities

- **Community Mentorship for Financial Capability**: Year-long preparation for community agency educators in personal finance education for low-income and recent immigrant clients.
- **Phase II, Community Mentorship**: Year-long program to assist community agencies in building capacity to further imbed personal finance education into their programming for low-income clients.
Financial Statements 2013

Statement of Financial Position (As of June 30, 2013, with comparative totals for 2012)

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets:</td>
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<tr>
<td>Cash and Cash Equivalents</td>
<td>$ 528,663</td>
<td>$ 474,511</td>
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<tr>
<td>Grants and Contracts Receivable</td>
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<td>12,980</td>
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<td>Other Receivables</td>
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<td>4,688</td>
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<tr>
<td>Other Current Assets</td>
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<td>28,980</td>
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<td><strong>Total Current Assets</strong></td>
<td><strong>637,361</strong></td>
<td><strong>521,159</strong></td>
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<tr>
<td>Investments</td>
<td>410,013</td>
<td>339,514</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$ 1,047,374</td>
<td>$ 860,673</td>
</tr>
</tbody>
</table>

| **Liabilities and Net Assets** |     |     |
| Liabilities:                |     |     |
| Accounts Payable            | $ 13,526 | $ 21,751 |
| Accrued Expenses             | 20,721  | 20,868  |
| Unearned Contract Revenue    | 24,421  | –       |
| **Total Liabilities**        | 58,668  | 42,619  |
| Net Assets:                  |     |     |
| Unrestricted                 | 609,696 | 524,494 |
| Temporarily Restricted       | 379,010 | 293,560 |
| **Total Net Assets**         | 988,706 | 818,054 |

| **Total Liabilities and Net Assets** |     |     |
| **$ 1,047,374**                    | **$ 860,673** |

Statement of Activities (As of June 30, 2013, with comparative totals for 2012)

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Support and Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions (unrestricted)</td>
<td>$ 200,060</td>
<td>$ 195,908</td>
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<tr>
<td>Contributions (temporarily restricted)</td>
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<td>Grants from Governmental Agencies</td>
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<td>Investment Income</td>
<td>71,251</td>
<td>6,027</td>
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<tr>
<td>Other Program Service Fee</td>
<td>11,352</td>
<td>15,856</td>
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<tr>
<td>Miscellaneous Income</td>
<td>182</td>
<td>2,709</td>
</tr>
<tr>
<td>In-Kind Contributions</td>
<td>311,225</td>
<td>378,119</td>
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<tr>
<td><strong>Total Support and Revenue</strong></td>
<td><strong>$ 1,052,764</strong></td>
<td><strong>$ 949,501</strong></td>
</tr>
</tbody>
</table>

| **Expenses**           |            |            |
| Program                | $ 639,428  | $ 741,111  |
| Management and General | 121,874    | 81,659     |
| Fundraising            | 120,810    | 76,757     |
| **Total Expenses**     | $ 882,112  | $ 899,527  |

The financial statements of the Minnesota Council on Economic Education for the year ended June 30, 2013, have been examined by Olsen Thielen & Co., Ltd.
A copy of the audited financial statements is available on request.
Support and Revenue

- Contributions (unrestricted) $200,060
- Contributions (temporarily restricted) $383,359
- Grants from Government Agencies $75,335
- Investment Income $71,251
- Other Program Service Fee $11,352
- Miscellaneous Income $182
- In-Kind Contributions $311,225

Expenses

- Programs $639,428
- Management & General $121,874
- Fundraising $120,810

Programs

- K-12 Teacher Professional Development $189,271
- Teaching Awards & EconFest $74,301
- Student Programs $56,206
- Community Outreach $319,650
# Donors

## $50,000 Plus
- Council for Economic Education
- Minnesota Office of Higher Education
- Otto Bremer Foundation

## $20,000 Plus
- Allianz Life Insurance Company of North America
- COUNTRY Financial
- General Mills Foundation
- The Mosaic Foundation
- 3M Foundation

## $10,000 to $19,999
- Andersen Corporation Foundation
- CHS Foundation
- Deluxe Corporation Foundation
- Economic Club of Minnesota
- Land O’ Lakes Foundation
- The Minneapolis Foundation
- The Saint Paul Foundation
- Thrivent Financial Foundation
- The Travelers Foundation

## $5,000 to $9,999
- Affinity Plus Federal Credit Union
- Ameriprise Financial
- Robt W Baird & Co/Baird Foundation
- Steven C Leuthold Family Foundation
- Securian Foundation
- Sit Investment Associates Foundation

## $1,000 to $4,999
- Athwin Foundation
- CarVal Investors
- Edward Cunningham Family Foundation
- Farmer’s State Bank of Trimont
- GNP Company
- Minnesota Power Foundation
- RBC Foundation – USA
- Trust Point, Inc Foundation

## Up to $999
- Bank of America
- Cargill
- College of Food, Agriculture, & Natural Resource Sciences, UMN
- Dept of Applied Economics, UMN
- Dept of Economics, UMN
- Federated Mutual Insurance
- Larkin, Hoffman, Daly & Lindgren
- St Cloud State University
- U of MN – Extension
- Wells Fargo Foundation
- Xcel Energy Foundation

## Individual Donors

## $3,000 Plus
- Anne and John Knapp
- Peter Mitchelson and Judy Henderson
- Kenneth and Jan Thome

## $2,000 Plus
- David Benning
- John Bohan
- James and Mary Hammill
- Donald Liu and Molly Wieland

## $1,000 Plus
- Tim and Terri Bodin
- Michael Ducar
- Michael Mulder and Debra Pribyl
- Patrick Riley
- William Sands
- Wayne Stockman
- Richard Todd and Patricia Haswell

## $500 Plus
- Ross Bowen
- Arland Brusven
- Dennis Keller
- Lori Koutsyk
- Allen Krug
- John Lephart
- Alex McCalla
- Astghik Poladyan
- Michael Rahm
- Kent Scholten
- Morton Silverman

## $200 Plus
- James A Anderson
- Letitia Baker
- Sherwood Baker
- Richard Berge
- David Brandmire
- Gail Colbert
- Tom Duff
- William Easter
- Jerry Fruin
- Rayce Hardy
- Todd Hedtke
- Donald Helgeson
- Orville Hognander, Jr
- John Hulbert
- Daniel Johnson
- Kari Johnson
- David and Mary Beth Koehler
- Michael Mulder
- Julie Olson
- James Ullyot
Metro area high school students meet with Jim Ullyot (Board Member) to share their postsecondary plans as part of the Personal Finance Summer Institute for College Readiness program.

Thank you to the many corporations, foundations, organizations, and individuals who generously contributed in FY2013.

In-kind

3M
Council for Economic Education
Centers for Economic Education:
  University of MN – Duluth
  University of MN – Extension, Ctr for Family Development
  University of St Thomas
  Minnesota State University Mankato
  Minnesota State University Moorhead
  St Cloud State University
Federal Reserve Bank of Minneapolis
Federal Reserve Bank of St. Louis
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Minneapolis Public Schools
St. Paul Public Schools
University of Minnesota – Department of Applied Economics
Warren Silver Consumer Credit Foundation

Houck Memorial Scholarship Fund
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Robert King
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Alexander McCalla
Dan Pearson
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Up to $100
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Anonymous
Sheila Barth
Patrick Bayle
Kris Bertelsen
Dorothy Carlson
Cynthia Cashman
Rich Cowles
Paul Czarnezki

Teachers practice an interactive, elementary student, activity in MCEE’s Using Children’s Literature to Teach Economics and Personal Finance.

Students take a team test as part of the Economics Challenge competition.

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MCEE’s Minnesota Network

Centers for Economic Education Leadership
Curt L. Anderson, University of Minnesota, Duluth
Ashok Chowdhury, Minnesota State University, Mankato
Cindy Fitzthum, St. Cloud State University
Agapitos Papagapitos (Director) and Monica Hartmann (Associate Director),
   University of St. Thomas
Trish Olson, University of Minnesota Extension
Gregory Stutes, Minnesota State University Moorhead

MCEE Staff
Donald Liu, Executive Director
Jane Stockman, Associate Director
Sharon Bresson, Development Director
Meghan Timmel, Program Coordinator
Susan Freivalds, Development Associate
Lois Epstein, Financial Coordinator
Susan Pohlod, Executive Office and Administrative Specialist