

# ANNUAL REPORT

## 2008-2009



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Minnesota Council on  
**ECONOMIC  
EDUCATION**

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— Bringing Economics to Life —

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Claudia Parliament

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## Message to Economic and Personal Finance Education Advocates

Dear Friend of the Minnesota Council on Economic Education,

We are pleased to report another successful year under difficult economic circumstances. The following is a brief summary of the year's achievements:

**Teachers demonstrated their strong interest in Council programs.**

This year, 510 educators participated in our professional development offerings.

**Minnesota high school students excelled in national economics competition.**

Little Falls High School is the national Economics Challenge champion. As the 4th MN team to become national champions, Minnesota's outstanding performance continues.

**Economics Challenge held at Centers for Economic Education and online.**

Over 470 students participated in Economics Challenge, a clear indication of the success of the Centers and teachers.

**Personal Finance Decathlon Online participation more than doubled.**

Twelve schools and 269 students participated in the 2nd Decathlon. Lake Crystal Wellcome Memorial was crowned state champion. Championship held at the Federal Reserve Bank of Minneapolis.

**Global Food Challenge student contest continues with increased participation.**

This year 40 essays, a 29% increase, were submitted.

**Integrating Economics and Agriculture program expands.**

Twenty additional teachers participated in an economics course designed for agriculture teachers. The program is being expanded to include development of new curriculum materials.

**Community Mentorship Program expanded to 15 community based agencies.**

This is the largest cohort group since the program began in 2005. This partnership with University of Minnesota Extension expands the reach of economics and personal finance education to low income individuals, families, and communities.

**Conference for Teaching Economics and Personal Finance successfully held.**

This is the first state wide conference to draw together educators in economics, personal finance, business, and agriculture. More than 100 educators attended the conference.

For 48 years the Council has believed that effective teachers, reaching broad numbers of students, are the key to economic literacy. Join us as we continue to:

- Provide K-12 teachers with programs and materials proven to increase teacher effectiveness
- Develop new programs and tools to respond to economic and financial literacy needs within the classroom and the community.

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 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



Claudia Parliament, Executive Director

## Council Programs

### Professional Development Programs for Teachers

#### Graduate Courses

*Courses include one full week in the summer, two follow-up sessions during the school year, classroom observations, and the completion of a learning activity that is developed and implemented by each course participant.*

*Enhancing the Geography Curricula with Economics, for teachers grades 8-12*

This course is designed for social studies educators who want to increase their understanding of economics in order to integrate economics into the geography curricula. Learning activities are demonstrated that can be used to integrate economic principles into geography.

*Using Children's Literature to Teach Economics, for teachers of grades 2-8*

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

#### Camps, Courses, and Workshops

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

This three-day camp includes classroom instruction and site visits for teachers who wish to help students understand the connections among energy, the environment, and economics.

*Personal Finance Camp, for teachers grades 6-12*

This three-day camp is designed to provide teachers with materials and learning activities that will help their students attain the personal finance skills they need to make intelligent financial decisions including investing in themselves and beginning to save early in life.

*Economic Systems, for teachers of grades 9-12*

This week long course is designed to help teachers who are new to teaching economics. The course provides a basic framework to meet the state academic standards in economics. The course provides participants with effective teaching materials and an opportunity to directly experience effective simulations and other interactive learning activities.

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

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

*Seas, Trees, and Economies, for teachers of grades 3-8*

This one day workshop helps teachers introduce economics concepts related to the environment through the use of children's literature and interactive learning activities.

#### Conferences

*Conference on Teaching Economics and Personal Finance*

This two-day conference, organized by the MN Council, brings together experienced K-12 teachers, staff members of Junior Achievement and Best Prep, University of Minnesota Extension Educators, Directors of the Centers for Economic Education, University of Minnesota faculty members, and staff of the Federal Reserve Bank of Minneapolis. The objectives of the conference are to provide educators with curricula, innovative teaching methods, and creative learning activities they can use in their classroom and to provide an opportunity for classroom educators to share best practices.

*Winter Institute*

St. Cloud State University's Center for Economic Education hosts the annual *Winter Institute*, which includes a teacher workshop, an economic outlook session, and guest speakers focusing on economic issues.

## Council Programs (continued)

### Student Competitions

#### *Economics Challenge*

Teams of high school students from Minnesota compete in *Economics Challenge* competitions held at one of the Centers for Economic Education or online. In the contest the students first answer a series of challenging multiple choice questions on macro, micro, and international economics. The teams scoring the highest on the multiple choice exams participate in a lightning fast buzzer-round to determine the winner in each of three divisions – small school, large school, and advanced economics. Winning teams from each of the centers and the online option advance to the state competition and then multi-state competition. The winners of the four multi-state regional competitions advance to New York City for the national championship.

#### *Personal Finance Decathlon (grades 9-12)*

*Personal Finance Decathlon* is a fun and challenging way to learn personal finance concepts. Teams of students first compete online. The students are tested in ten areas: thinking economically, earning income, paying taxes, budgeting, saving, financial planning, investing, borrowing, banking, and insuring. The four highest scoring teams from different high schools compete in the state championship held at the Federal Reserve Bank of Minneapolis.

#### *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 and provide research essay on food markets, food trade, food safety, and food security. Competition winners are determined by a panel of judges consisting of teachers and professors of economics.

### Educator Awards and Scholarships

#### Educator Awards

*3M Innovative Economic Educator Award* recognizes teachers who create and implement innovative projects that increase economic understanding at 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* recognizes a teacher who has a sustained history of commitment and contribution to economic education.

### 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 for the state's low and moderate income individuals and families, many of whom are recent immigrants.

#### *EconFest*

*EconFest*, the Council's annual fall event, celebrates teacher accomplishments and promotes economic education in Minnesota. Educators provide mini-seminars related to their award winning learning activities. Recent participants in the Community Mentorship program provide a mini seminar on the personal finance programming they have offered. Recent participants in the Council of Economic Education's international program share how their experience is brought back to the classroom during a mini seminar. *EconFest* is supported by the Council's many partners and includes a keynote speaker and reception for award recipients.

## Award Winners 2008-2009

### **3M Economic Educator Excellence Award**

Ethan Cherin, St. Paul Central High School, St. Paul

### **3M Innovative Economic Educator Awards – First Place**

Betsy Nimmo, Edina High School, Edina

Carolyn Serrano, Northrup Urban Environmental School, Minneapolis

### **Thrivent Financial Foundation Personal Finance Educator Awards – First Place**

Sally Sexton, Falcon Ridge Middle School, Apple Valley

Elaine Sunne, Lake of the Woods School District, Baudette

### **Personal Finance Decathlon – First Place Team Winner**

Billy James (teacher/coach), Lake Crystal Wellcome Memorial, Lake Crystal

### **Economics Challenge**

**2009 Economics Student of the Year:** Timothy Lillehaugen, Moorhead High School

#### **State Winner - Adam Smith Division**

Ethan Cherin (teacher/coach), St. Paul Central High School

#### **State Winner - David Ricardo Division**

Tom Stockard (teacher/coach), Little Falls High School – **Nationals First Place - New York**

#### **State Winner - Joan Robinson Division**

Tim Prosen (teacher/coach), Cloquet High School

### **Regional Competitions - First Place Team Winners–Teacher/Coach**

#### **Minnesota State University, Mankato:**

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

#### **Minnesota State University, Moorhead:**

Hal Johnson, Fergus Falls High School, Fergus Falls. Division: David Ricardo

Ann Wothe, Waubun High School, Waubun. Division: Joan Robinson

#### **St. Cloud State University:**

Rick Toward, Bemidji High School, Bemidji. Division: Adam Smith

Tom Stockard, Little Falls High School-1, Little Falls. Division: David Ricardo

Kris Bertelsen, St. Charles High School, St. Charles. Division: Joan Robinson

#### **University of Minnesota-Duluth:**

Lori Hildenbrand, Bemidji High School, Bemidji. Division: David Ricardo

Tim Prosen, Cloquet High School, Cloquet. Division: Joan Robinson

#### **University of St. Thomas:**

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

Kurt Bills, Rosemount High School, Rosemount. Division: David Ricardo

#### **Online:**

Jason Szporn, Edina High School, Edina. Division: Adam Smith

Anne Cameron, Sauk Rapids-Rice High School, Sauk Rapids. Division: David Ricardo

Jeff Voss, Jackson County Central High School, Jackson. Division: Joan Robinson

### **Cargill Global Food Challenge**

#### **Basic Economics of Food Markets**

1<sup>st</sup>: Mary Baumgard, Albany Senior High School. Teacher: Al Amdahl

2<sup>nd</sup>: Kelsey Brekke, Duluth Central High School. Teacher: Don Erickson

#### **Economics of Food Safety**

1<sup>st</sup>: Jonathan Jay Wilson, Austin Senior High School. Teacher: Rayce Hardy

2<sup>nd</sup>: Julia Nell, Cloquet Senior High School. Teacher: Tim Prosen

#### **Economics of Food Security**

1<sup>st</sup>: Mark Paylok, Cloquet High School. Teacher: Tim Prosen

2<sup>nd</sup>: Tucker Mithuen, Austin Senior High School. Teacher: Rayce Hardy

#### **Economics of World Food Trade**

1<sup>st</sup>: John Glesne, Underwood High School. Teacher: Angela Hartman

2<sup>nd</sup>: Wendi Schmitt, Albany Senior High School. Teacher: Al Amdahl

## Financial Statement 2008-2009

### STATEMENT OF FINANCIAL POSITION

As of June 30, 2009, with comparative totals for 2008

	2009	2008
<b>ASSETS</b>		
Current Assets:		
Cash and Investments	\$657,317	\$823,226
Receivables	158,677	132,237
Total Current Assets	815,994	955,463
Equipment - Net	3,898	8,816
<b>TOTAL ASSETS</b>	<b>\$819,892</b>	<b>\$964,279</b>
<b>LIABILITIES AND NET ASSETS</b>		
Current Liabilities:		
Accounts Payable	\$47,005	\$34,939
Refundable Advance	25,587	31,579
Total Current Liabilities	72,592	66,518
Net Assets:		
Unrestricted	252,672	397,122
Temporarily Restricted	482,128	500,639
Total Net Assets	747,300	897,761
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$819,892</b>	<b>\$964,279</b>

### STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

As of June 30, 2009, with comparative totals for 2008

	2009			2008		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
<b>Support and Revenue:</b>						
Contributions (Including In-Kind Contributions of \$497,019 in 2009 and \$489,241 in 2008)	\$758,389	\$188,164	\$946,553	\$811,199	\$374,695	\$1,185,894
Interest Income	(52,670)	--	(52,670)	(23,955)	--	(23,955)
Miscellaneous Income	8,765	--	8,765	4,259	--	4,259
Net Assets Released from Restrictions:						
Satisfaction of Program Restrictions	<u>206,675</u>	<u>(206,675)</u>	<u>--</u>	<u>241,478</u>	<u>(241,478)</u>	<u>--</u>
Total Support and Revenue	921,159	18,511	902,648	1,032,981	133,217	1,166,198
<b>Expenses:</b>						
Program Services	847,838	--	847,838	848,839	--	848,839
Support Services:						
Management and General	158,062	--	158,062	155,407	--	155,407
Fundraising	<u>47,209</u>	<u>--</u>	<u>47,209</u>	<u>67,639</u>	<u>--</u>	<u>67,639</u>
Total Support Services	<u>205,271</u>	<u>--</u>	<u>205,271</u>	<u>223,046</u>	<u>--</u>	<u>223,046</u>
Total Expenses	1,053,109	--	1,053,109	1,071,885	--	1,071,885
<b>Change in Net Assets</b>	<b>(131,950)</b>	<b>(18,511)</b>	<b>(150,461)</b>	<b>(38,904)</b>	<b>133,217</b>	<b>94,313</b>
Net Assets - Beginning of Year	397,122	500,000	897,761	436,026	367,422	803,448
Net Assets - End of Year	<u>\$265,172</u>	<u>\$482,128</u>	<u>\$747,300</u>	<u>\$397,122</u>	<u>\$500,639</u>	<u>\$897,761</u>

The financial statements of the Minnesota Council on Economic Education for the year ended June 30, 2009, have been examined by Carpenter, Evert and Associates, Ltd. A copy of the audited financial statements is available on request.

## Corporate and Foundation Contributors 2008-2009

### \$50,000 or more

Minnesota Office of Higher Education  
McKnight Foundation

### \$20,000 to \$49,999

3M Foundation  
Ameriprise Financial Services, Inc.  
Council for Economic Education  
General Mills Foundation  
GMAC Financial Services  
Minnesota Agricultural Education Leadership Council  
Xcel Energy Foundation

### \$10,000 to \$19,999

Andersen Corporate Foundation  
Steve Leuthold Family Foundation  
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Wells Fargo Foundation

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Piper Jaffray Foundation  
Securian Foundation  
Sit Investment Associates Foundation  
TCF Foundation

### \$2,000 to \$4,999

AgriBank  
APi Group, Inc.  
Wenger Foundation

### \$1,000 to \$1,999

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Davisco Food International, Inc.  
Dorsey & Whitney Foundation  
Land O'Lakes Foundation  
Mayo Clinic  
U of M/Department of Applied Economics

### \$500 to \$999

Anchor Bank  
Federated Insurance  
Independent Community Bankers of Minnesota  
Minnesota Power Foundation  
State Bank and Trust  
U of M/College of Food, Agricultural and  
Natural Resource Sciences

### \$200 to \$499

Boise Paper Holdings, LLC  
Farmers State Bank of Trimont  
Gold'n Plump Poultry, Inc.  
Lieberman-Okinow Foundation  
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United FCS  
University of Minnesota Extension

### Up to \$200

Atwater State Bank  
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Oakridge Financial Services

## Contributors 1962-2009

The following organizations have contributed funds to the Minnesota Council on Economic Education each year for the past 48 years.

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Andersen Corporate Foundation  
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 Department of Applied  
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 Extension  
 Center for Personal and Family  
 Financial Education

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 Department of Economics  
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 Department of Economics  
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 Pine Bend Oil Refinery  
 Saint Paul Public Schools  
 University of the Free State, South Africa  
 Warren Silver Consumer Credit  
 Foundation  
 Xcel Energy

## Schools and Districts Served in 2008-2009

Academy for Sciences and Agriculture	Goodhue	Park Rapids
Aitkin	Grand Rapids	Parkers Prairie
Albany	Hastings	Perpich Center for Arts
Alexandria	Heron Lake-Okabena	Pillager
Anoka-Hennepin	Hibbing	Plainview-Elgin-Millville
Archdiocese of St. Paul	Hinkley-Finlayson	Princeton
Atwater-Cosmos-Grove City	Hopkins	Prior Lake-Savage
Austin	Hutchinson	Proctor
Barnesville	Inver Grove Heights	Randolph
Becker	Jackson County Central	Red Wing
Belgrade-Brooten-Elrosa	Jamestown	Redrock Central
Bemidji	Journey Montessori	Redwood Area Schools
Bloomington	Kenyon-Wanamingo	Richfield
Blue Sky Charter School	Kerkhoven-Murdock-Sunburg	Robbinsdale
Blue Earth Area Schools	Kimball	Rochester
Braham	Kingsland	Rocori
Brainerd	Kittson Central	Rosemount-Apple Valley-Eagan
Buffalo-Hanover-Montrose	Lake of the Woods	Royalton
Bug-O-Nay-Ge-Shig	Lake Crystal Wellcome Memorial	Russell-Tyler-Ruthton
Burnsville	Lakeville	Sartell
Butterfield-Odin	Lancaster	Sauk Rapids
Byron	Lester Prairie	Shakopee
Cambridge-Isanti	Litchfield	Sleepy Eye
Canby	Little Falls	South Washington County
Cannon Falls	Long Prairie-Grey Eagle	Spring Lake Park
Carver-Scott Educational Coop	Mankato	St. Charles
Cass Lake-Bena	Maple Valley	St. Cloud
Chaska	Marshall	St. Francis
Clearbrook-Gonvick	Martin County West	St. James
Cloquet	May-Port C.G.	St. Louis Park
Cook County	Medford	St. Michael-Albertville
Columbia Heights	Melrose	St. Paul
Cromwell-Wright	Minneapolis	St. Peter
Cyber Village Academy	Minnetonka	Underwood
Dassel-Cokato	Minnewaska	Upsala
Delano	Moorehead	Urban Academy
Detroit Lakes	Moose Lake	Valley Crossing Community School
Dilworth-Glyndon-Felton	Mora	Wadena-Deer Creek
Diocese of New Ulm	Mounds View	Walker-Hackensack-Akeley
Dover-Eyota	Murray County Central	Waubun
Duluth	N.R.H.E.G.	Wayzata
East Grand Forks	New Ulm	West Fargo
Eden Prairie	New Richmond	West St. Paul-Mendota Heights-Eagan
Edina	Nicollet	Westbrook Walnut Grove
Elk River	Norman County West	Wheaton Area Schools
Farmington	North St. Paul-Maplewood	White Bear Lake
Fergus Falls	Northfield	Windom Area Schools
Forest Lake	Northview	Winona
Fulda	Ogilvie	Worthington
Glencoe-Silver Lake	Orono	
Glenville-Emmons	Osseo	
Golden Valley Unified	Owatonna	

## Network of the Minnesota Council on Economic Education

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